

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee..... Yellowstone Bank (1)
 Anaconda..... First Security Bank
 Ashland..... **Cheyenne Western Bank (1)
 Baker..... The Bank of Baker
 Belgrade..... Belgrade State Bank
 Belt..... Belt Valley Bank (1)
 Big Fork..... Flathead Bank
 Big Sandy..... Northern Bank of Montana
 Big Timber..... Citizens Bank & Trust Co. (1)
 Billings..... First Citizens Bank (1)
 Security Trust & Savings Bank (1)
 Valley State Bank
 Western Bank
 Western State Bank
 Boulder..... First Boulder Valley Bank
 Bozeman..... Security Bank & Trust Co. (1)
 Western Bank
 Bridger..... Bank of Bridger
 Broadus..... Powder River County Bank (1)
 Butte..... First Metals Bank & Trust Co. (1)
 Cascade..... Stockmen Bank (1)
 Chester..... Liberty Bank of Montana (1)
 Chinook..... Blaine Bank of Montana (1)
 Choteau..... Citizens State Bank (1)
 Columbia Falls..... Bank of Columbia Falls
 Columbus..... The Yellowstone Bank (1)
 Conrad..... Farmers State Bank
 Pondera Bank of Montana
 Culbertson..... Culbertson State Bank (1)
 Cut Bank..... Bank of Glacier County
 Deer Lodge..... Deer Lodge Bank & Trust Co.
 ***First Security Bank
 Denton..... Farmers State Bank (1)
 Dillon..... State Bank & Trust Co.
 Dutton..... Dutton State Bank
 Etna..... First Madison Valley Bank
 Fairview..... Fairview Bank
 Forsyth..... First State Bank
 Fort Benton..... First Chouteau County Bank
 Froid..... First State Bank (1)
 Glendive..... First Security Bank (1)
 Central Bank of Montana (1)
 Great Falls..... Eastside Bank of Montana
 First Trust Co. of Montana
 Montana Bank (1)
 The Village Bank
 Hamilton..... Citizens State Bank
 Ravalli County Bank (1)
 Hardin..... Big Horn County State Bank
 Harlem..... Little Horn State Bank
 Havre..... Security State Bank (1)
 Citizens Bank of Montana (1)

Helena..... Commerce Bank & Trust Co. (1)
 First Security Bank
 Union Bank & Trust Co. (1)
 Jordan..... Garfield County Bank
 Kalispell..... Valley Bank of Kalispell
 Laurel..... The Yellowstone Bank (1)
 ***First Security Bank (1)
 Lewistown..... Northwestern Bank of Lewistown
 Lincoln..... The First Bank of Lincoln
 Livingston..... First Security Bank (1)
 Malta..... **First Security Bank (1)
 Manhattan..... Manhattan State Bank
 Missoula..... First Security Bank & Trust Co. (1)
 Missoula..... First State Bank
 Phillipsburg..... Missoula Bank of Montana
 Plentywood..... Flint Creek Valley Bank (1)
 Polson..... Security State Bank
 Poplar..... Security State Bank (1)
 Roman..... Roman State Bank (1)
 Roundup..... *First Security Bank
 Ruidard..... Farmers Merchants Bank of Montana
 St. Ignace..... Lake County Bank (1)
 Scooby..... Citizens State Bank
 Shelby..... First State Bank
 Toole County State Bank
 Sheridan..... Bank of Sheridan
 Stamford..... Basin State Bank
 Stevensville..... First State Bank (1)
 Superior..... First State Bank of Mineral County
 Terry..... State Bank of Terry (1)
 Thompson Falls..... First State Bank (1)
 Three Forks..... Security Bank of Three Forks
 Townsend..... State Bank of Townsend (1)
 Valer..... Valer Bank of Montana (1)
 Victor..... Farmers State Bank (1)
 W. Yellowstone..... Farmers State Bank
 Whitefish..... First State Bank of Whitefish
 Whitehall..... Whitehall State Bank
 Worden..... Farmers State Bank (1)
 (1) Members Federal Reserve Bank
 *Opened September 3, 1971
 **Opened October 13, 1971
 ***Opened April 10, 1972
 ****Opened April 17, 1972

MONTANA NATIONAL BANKS

Absarokee..... Montana National Bank
 Anaconda..... First National Bank
 Baker..... Baker National Bank
 Billings..... First National Bank
 Midland National Bank
 Bozeman..... First National Bank
 *Montana National Bank
 Browning..... First National Bank
 Butte..... Miner's Bank of Montana, N.A.
 Montana National Bank
 Chinook..... Western Bank of Chinook, N.A.
 Circle..... First National Bank
 Cut Bank..... First National Bank
 Dillon..... First National Bank
 Ekalaka..... First National Bank
 Eureka..... First National Bank
 Fairfield..... First National Bank
 Fromberg..... Clarks Fork National Bank
 Geraldine..... First National Bank
 Glasgow..... First Security Bank
 Glendive..... First National Bank, N.A.
 Great Falls..... First National Bank
 First West Side National Bank
 Great Falls National Bank
 Harlowton..... Continental National Bank
 Havre..... First National Bank
 Helena..... First National Bank & Trust Co.
 Hinsdale..... First National Bank
 Hysam..... First National Bank
 Kalispell..... Conrad National Bank
 First National Bank
 Lewistown..... First National Bank
 Libby..... First National Bank
 Livingston..... **United National
 Miles City..... First National Park Bank
 Missoula..... First National Bank
 Southside National Bank
 Western Montana National Bank
 Plains..... First National Bank
 Plentywood..... Montana National Bank
 Red Lodge..... United States National Bank
 ***Montana National Bank
 Richey..... **Montana National Bank
 Roundup..... ***Montana National Bank
 Sidney..... Richland National Bank
 Twin Bridges..... Sidney National Bank
 Whitefish..... First National Bank
 White Sul. Sprgs..... First National Bank
 Wibaux..... First National Bank
 Wolf Point..... Citizens First National
 Western National Bank

Converted to National Charter:

*as of July 19, 1971
 (from Gallatin Trust & Savings Bank)
 **as of October 15, 1971
 (from Lincoln Security Bank)
 ***as of October 11, 1971
 (from First State Bank)
 ****as of February 1, 1972
 (from First Security Bank)
 (from Miners and Merchants Bank)

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MONTANA

ABSTRACT OF REPORTS OF CONDITION OF

State Banks
 and
 Trust Companies

National Banks

June 30, 1972



John A. Dowdall..... Director
 Department of Business Regulation
 L. W. Alke..... Administrator
 Financial Division
 Frank J. Skuifen..... Sr. Bank Examiner
 George Schlosser..... Examiner
 Lynn Weaver..... Examiner
 Walter E. Wagner..... Examiner
 K. Fred Reeves..... Examiner
 Lamar O'Brien..... Examiner
 Robert D. Drew..... Examiner
 J. Michael Washington..... Examiner
 Jon Weston Rhodes..... Examiner
 Douglas Lawrence..... Examiner
 Dennis De Vries..... Examiner
 John White..... Examiner



**Aggregate Resources and Liabilities of (92) State Banks and (1) Trust Company,
June 30, 1972 Compared With Report of (92) State Banks and (1)
Trust Company, June 30, 1971**

RESOURCES:	June 30, 1972	June 30, 1971	Increase+	Decrease—
Cash and Banks	\$ 106,185,365.91	\$ 94,512,290.36	\$	\$ 11,673,075.55+
U.S. Government Bonds	159,058,634.13	150,494,586.38		8,564,047.75+
Federal Agency Bonds	37,880,907.81	29,107,346.95		8,773,560.86+
State and Municipal Bonds	136,209,230.46	119,004,648.43		17,204,582.03+
Other Securities	3,744,343.82	2,607,250.11		1,137,093.71+
Federal Funds Sold	15,818,750.00	12,835,000.00		2,983,750.00+
Loans and Discounts	531,299,464.23	466,947,727.94		64,351,736.29+
Premises, Furn. and Fix.	17,659,722.70	15,762,999.42		1,896,723.28+
Other Real Estate	754,504.53	840,057.33		85,552.80—
Other Assets	7,797,249.86	7,000,366.44		796,883.44+
	\$1,016,408,173.45	\$ 899,112,273.34	\$	\$ 117,295,900.11+
	Increase		\$	\$ 117,295,900.11+
LIABILITIES:				
Demand Deposits of I.P.C.	\$ 274,046,823.24	\$ 251,082,483.50	\$	\$ 22,964,339.74+
Time Deposits of I.P.C.	479,318,139.86	420,264,989.89		59,053,149.97+
U.S. Government Deposits	9,457,666.35	14,625,630.59		5,167,964.24—
Other Public Deposits	92,501,668.65	86,297,270.51		6,204,398.14+
Deposits of Comm'l Banks	16,692,433.31	14,170,740.43		2,521,692.88+
Other Deposits	8,561,940.00	7,454,917.28		1,107,022.72+
Federal Funds Purchased	21,715,000.00	4,560,000.00		17,155,000.00+
Borrowed Funds	2,525,247.86	305,000.00		2,220,247.86+
Other Liabilities	25,869,311.03	20,909,543.10		4,959,767.93+
Reserves for Loan Losses	9,205,818.65	8,847,115.37		358,703.28+
Reserves on Securities	769,647.87	861,568.79		91,920.92—
Cap. Notes and Debentures	1,040,000.00	1,005,000.00		35,000.00+
Common Capital Stock	28,887,500.00	26,077,000.00		2,810,500.00+
Surplus	29,174,342.31	26,315,000.00		2,859,342.31+
Undivided Profits	16,176,687.16	15,926,566.72		250,120.44+
Capital Reserves	465,947.16	409,447.16		56,500.00+
	\$1,016,408,173.45	\$ 899,112,273.34	\$	\$ 117,295,900.11+
	Increase		\$	\$ 117,295,900.11+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

State Banks	June 30, 1972	June 30, 1971
Loans as Percentage of Total Assets	52.27%	51.93%
Loans as Percentage of Total Deposits	60.33	58.82
Capital and Reserve a/c's as Percentage of Total Assets	8.43	8.84
Capital and Reserve a/c's as Percentage of Total Deposits	9.73	10.01
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	30.12	30.86
Time Deposits as Percentage of Total Deposits I.P.C.	63.62	62.60
Demand Deposits as Percentage of Total Deposits I.P.C.	36.38	37.40

**Aggregate Resources and Liabilities of (54) National Banks in Montana,
June 30, 1972 Compared With Report of June 30, 1971***

RESOURCES:	June 30, 1972	June 30, 1971	Increase+	Decrease—
Cash and Banks	\$ 141,734,208.30	\$ 116,411,748.65	\$	\$ 25,322,459.65+
U.S. Government Bonds	145,396,403.12	122,671,683.71		22,724,719.41+
Federal Agency Bonds	31,638,614.95	22,058,323.30		9,580,291.65+
State and Municipal Bonds	150,380,651.93	129,484,627.53		20,896,024.40+
Other Securities	3,552,913.71	3,064,290.25		488,623.46+
Federal Funds Sold	18,314,500.00	11,293,000.00		7,021,500.00+
Loans and Discounts	638,762,392.22	544,041,407.86		94,720,984.36+
Premises, Furn. and Fix.	22,530,812.70	20,857,088.68		1,673,724.02+
Other Real Estate	642,822.90	715,209.09		72,386.19—
Other Assets	11,400,565.59	10,537,759.52		862,806.07+
	\$1,164,353,885.42	\$ 987,165,138.59	\$	\$ 177,188,746.83+
	Increase		\$	\$ 177,188,746.83+
LIABILITIES:				
Demand Deposits of I.P.C.	\$ 305,253,729.56	\$ 261,775,599.55	\$	\$ 43,478,130.01+
Time Deposits of I.P.C.	579,465,887.91	485,615,153.80		93,850,734.11+
U.S. Government Deposits	13,617,750.31	18,756,941.40		5,139,191.09—
Other Public Deposits	89,106,830.32	72,344,523.87		16,762,306.45+
Deposits of Comm'l Banks	15,364,911.53	16,065,555.87		700,644.34—
Other Deposits	8,916,828.24	7,820,031.35		1,096,796.89+
Federal Funds Purchased	23,538,000.00	12,813,000.00		10,725,000.00+
Borrowed Funds	— 0	850,000.00		850,000.00—
Other Liabilities	44,577,367.57	35,177,303.28		9,400,064.29+
Reserves for Loan Losses	9,863,818.77	9,940,003.03		76,184.26—
Reserves on Securities	535,172.00	995,172.00		460,000.00—
Cap. Notes and Debentures	5,150,000.00	3,380,000.00		1,770,000.00+
Common Capital Stock	27,108,000.00	23,657,200.00		3,450,800.00+
Surplus	27,207,325.78	23,875,490.00		3,331,835.78+
Undivided Profits	13,483,588.31	13,874,711.91		391,123.60—
Capital Reserves	1,164,675.12	224,452.53		940,222.59+
	\$1,164,353,885.42	\$ 987,165,138.59	\$	\$ 177,188,746.83+
	Increase		\$	\$ 177,188,746.83+
Grand Total—ALL BANKS IN MONTANA	\$2,180,762,058.87	\$1,886,277,411.93	\$	\$ 294,484,646.94+

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee..... Yellowstone Bank (1)
 Anaconda..... First Security Bank
 Ashland..... Cheyenne Western Bank (1)
 Baker..... The Bank of Baker
 Belgrade..... Belgrade State Bank
 Belt..... Belt Valley Bank (1)
 Big Fork..... Flathead Bank
 Big Sandy..... Northern Bank of Montana
 Big Timber..... Citizens Bank & Trust Co. (1)
 Billings..... First Citizens Bank (1)
 Security Trust & Savings Bank (1)
 Valley State Bank
 Western State Bank
 Boulder..... First Boulder Valley Bank
 Bozeman..... Security Bank & Trust Co. (1)
 Western Bank
 Bridger..... Bank of Bridger
 Broadus..... Powder River County Bank (1)
 Butte..... First Metals Bank & Trust Co. (1)
 Cascade..... Stockmans Bank (1)
 Chester..... Liberty Bank of Montana (1)
 Chinoek..... Blaine Bank of Montana (1)
 Choteau..... Citizens State Bank (1)
 Columbia Falls..... Bank of Columbia Falls
 Columbus..... The Yellowstone Bank (1)
 Conrad..... Farmers State Bank
 Culbertson..... Pondera Bank of Montana
 Cut Bank..... Culbertson State Bank (1)
 Deer Lodge..... Bank of Glacier County
 **First Security Bank
 Denton..... Farmers State Bank (1)
 Dillon..... State Bank & Trust Co.
 Dutton..... Dutton State Bank
 Dunsmuir..... First Madison Valley Bank
 Fairview..... Fairview Bank
 Forsyth..... First Shoute Bank
 Fort Benton..... First Chouteau County Bank
 Froid..... First State Bank (1)
 Glendive..... First Security Bank (1)
 Great Falls..... Central Bank of Montana (1)
 Eastside Bank of Montana
 First Trust Co. of Montana
 Montana Bank (1)
 ***Trust Corporation of Montana
 The Village Bank
 Hamilton..... Citizens State Bank
 Hardin..... Ravalli County Bank (1)
 Harlem..... Big Horn County State Bank
 Harlem..... Security State Bank (1)
 Havre..... Citizens Bank of Montana (1)

Helena..... Commerce Bank & Trust Co. (1)
 First Security Bank
 Union Bank & Trust Co. (1)

Jordan..... Garfield County Bank
 Kalispell..... Valley Bank of Kalispell
 Laurel..... The Yellowstone Bank (1)
 **First Security Bank (1)
 Lewistown..... Northwestern Bank of Lewistown
 Lincoln..... The First Bank of Lincoln
 Livingston..... First Security Bank (1)
 Malta..... *First Security Bank (1)
 Manhattan..... Manhattan State Bank
 Miles City..... First Security Bank & Trust Co. (1)
 Missoula..... First State Bank
 Missoula Bank of Montana
 Phillipsburg..... Flint Creek Valley Bank (1)
 Plentywood..... Security State Bank
 Polson..... Security State Bank (1)
 Poplar..... Traders State Bank
 Roman..... Roman State Bank (1)
 Roundup..... First Security Bank
 Rundard..... Farmers Merchants Bank of Montana
 St. Ignace..... Lake County Bank (1)
 Scooby..... Citizens State Bank
 Shelby..... First State Bank
 Toole County State Bank
 Sheridan..... Bank of Sheridan
 Stanford..... Basin State Bank
 Stevensville..... First State Bank (1)
 Superior..... First State Bank of Mineral County
 Terry..... State Bank of Terry (1)
 Thompson Falls..... First State Bank (1)
 Three Forks..... Security Bank of Three Forks
 Townsend..... State Bank of Townsend (1)
 Valer..... Valer Bank of Montana (1)
 Victor..... Farmers State Bank (1)
 W. Yellowstone..... First Security Bank
 Whitefish..... First State Bank of Whitefish
 Whitehall..... Whitehall State Bank
 Worden..... Farmers State Bank (1)

(1) Members Federal Reserve Bank
 *Opened April 3, 1972
 **Opened April 10, 1972
 ***Opened April 17, 1972
 ****Opened December 5, 1972

MONTANA NATIONAL BANKS

Absarokee..... Montana National Bank
 Anaconda..... First National Bank
 Baker..... Baker National Bank
 Billings..... First National Bank
 Bozeman..... Midland National Bank
 Browning..... First National Bank
 Butte..... First National Bank
 Chinook..... Miner's Bank of Montana, N.A.
 Montana National Bank
 Western Bank of Chinook, N.A.

Circle..... First National Bank
 Cut Bank..... First National Bank
 Dillon..... First National Bank
 Ekalaka..... First National Bank
 Eureka..... First National Bank
 Fairfield..... First National Bank
 Fromberg..... Charles Fork National Bank
 Geraldine..... First National Bank
 Glasgow..... First National Bank
 Glendive..... First Security Bank, N.A.
 Great Falls..... First National Bank
 First West Side National Bank
 Great Falls National Bank
 Continental National Bank

Harlowton..... First National Bank
 Havre..... First National Bank
 Helena..... First National Bank & Trust Co.
 Hinsdale..... First National Bank
 Hysam..... First National Bank
 Kalispell..... Conrad National Bank
 Kaysville..... First National Bank
 Lewistown..... First National Bank
 Libby..... First National Bank
 Livingston..... United National
 Livingston..... First National Park Bank
 Miles City..... First National Bank
 Missoula..... First National Bank
 Southside National Bank
 Plains..... Western Montana National Bank
 Plentywood..... First National Bank
 Red Lodge..... Montana National Bank
 United States National Bank
 *Montana National Bank
 Richey..... Montana National Bank
 Roundup..... **Montana National Bank
 Sidney..... Richland National Bank
 Twin Bridges..... Sidney National Bank
 Twin Bridges..... First National Bank
 Whitefish..... First National Bank
 White Sul. Sprgs..... First National Bank
 Wibaux..... First National Bank
 Wolf Point..... Citizens First National Bank
 Western National Bank

Converted to National Charter:

*as of February 1, 1972
 **as of February 1, 1972
 ***as of February 1, 1972
 (from Miners and Merchants Bank)

Harold Pitts.....Director
 Department of Business Regulation
 L. W. Alke.....Administrator
 Financial Division
 Frank J. Skutic.....Sr. Bank Examiner
 George Schlosser.....Examiner
 Lynn Weaver.....Examiner
 K. Fred Reeves.....Examiner
 Lamar O'Brien.....Examiner
 J. Michael Washington.....Examiner
 Jon Weston Rhodes.....Examiner
 Douglas Lawrence.....Examiner
 Dennis De Vries.....Examiner
 John White.....Examiner
 Larry J. Fritz.....Examiner
 Jack Carpenter.....Examiner

December 31, 1972

National Banks

State Banks
 and
 Trust Companies

ABSTRACT OF REPORTS
 CONDITIONS OF
 MONTANA

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**Aggregate Resources and Liabilities of (92) State Banks and (2) Trust Companies,
December 31, 1972 Compared with Reports of (91) State Banks and (1) Trust
Company, December 31, 1971**

RESOURCES:	December 31, 1972	December 31, 1971	Increase+	Decrease—
Cash and Banks	\$ 121,091,097.26	\$ 112,570,683.78	\$ 8,520,413.48+	
U.S. Government Bonds	203,847,582.41	203,192,462.91	655,119.50+	
Federal Agency Bonds	52,518,942.87	40,523,962.39	11,994,980.48+	
State and Municipal Bonds	145,077,909.32	128,550,252.87	16,527,656.45+	
Other Securities	10,313,771.10	4,744,211.19	5,569,559.91+	
Federal Funds Sold	33,164,019.07	17,330,000.00	15,834,019.07+	
Loans and Discounts	553,649,771.69	474,207,151.07	79,442,620.62+	
Premises, Furn. and Fix.	18,807,418.68	16,443,710.55	2,363,708.13+	
Other Real Estate	668,203.01	1,039,271.16	371,068.15-	
Other Assets	7,965,403.01	6,464,341.37	1,501,061.64+	
	\$1,147,104,185.99	\$1,005,066,081.29	\$ 142,038,104.70+	
Increase			\$ 142,038,104.70+	

LIABILITIES:

Demand Deposits of I.P.C.	\$ 340,006,594.61	\$ 294,581,051.36	\$ 45,425,543.25+
Time Deposits of I.P.C.	524,297,075.18	446,823,717.26	77,473,357.92+
U.S. Government Deposits	17,111,969.01	16,734,398.92	377,570.09+
Other Public Deposits	110,831,188.98	88,902,923.31	21,928,265.67+
Deposits of Comm'l. Banks	14,585,404.13	17,550,178.22	2,964,774.09-
Other Deposits	13,729,262.17	8,533,626.11	5,195,636.06+
Federal Funds Purchased	9,675,000.00	5,775,000.00	3,900,000.00+
Borrowed Funds	1,861,309.89	5,000.00	1,856,309.89+
Other Liabilities	23,948,330.23	2,253,408.49	21,694,921.74+
Reserves for Loan Losses	9,213,966.18	8,864,661.32	349,304.86+
Reserves on Securities	698,078.23	808,706.94	110,628.71-
Cap. Notes and Debentures	1,640,000.00	1,005,000.00	635,000.00+
Common Capital Stock	29,912,500.00	25,957,000.00	3,955,500.00+
Surplus	31,087,514.37	26,482,508.95	4,605,005.42+
Undivided Profits	18,016,638.85	19,246,154.01	1,229,515.16-
Capital Reserves	459,364.16	477,447.16	11,917.00+
	\$1,147,104,185.99	\$1,005,066,081.29	\$ 142,038,104.70+
Increase			\$ 142,038,104.70+

Grand Total—ALL BANKS
IN MONTANA

	\$2,442,395,614.36	\$2,117,244,496.84	\$ 325,151,117.52+
Increase			\$ 325,151,117.52+

STATE BANKS

	December 31, 1972	December 31, 1971
Loans as Percentage of Total Assets	48.27%	47.18%
Loans as Percentage of Total Deposits	54.25	53.27
Capital and Reserve a/c's as Percentage of Total Assets	7.91	8.24
Capital and Reserve a/c's as Percentage of Total Deposits	8.92	9.31
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	31.84	35.47
Time Deposits as Percentage of Total Deposits I.P.C.	60.66	60.27
Demand Deposits as Percentage of Total Deposits I.P.C.	39.34	39.73

**Aggregate Resources and Liabilities of (54) National Banks in Montana,
December 31, 1972 Compared with Reports of (52) National Banks,
December 31, 1971***

RESOURCES:	December 31, 1972	December 31, 1971	Increase+	Decrease—
Cash and Banks	\$ 143,919,244.16	\$ 129,157,798.40	\$ 14,761,445.76+	
U.S. Government Bonds	177,208,056.95	179,614,590.12	2,406,533.17-	
Federal Agency Bonds	36,433,580.58	37,131,988.81	700,408.23-	
State and Municipal Bonds	169,216,721.06	144,505,594.58	24,711,126.48+	
Other Securities	3,269,873.70	3,060,221.57	209,652.13+	
Federal Funds Sold	50,119,501.07	31,025,000.00	19,094,501.07+	
Loans and Discounts	679,065,148.17	565,668,650.82	113,396,497.35+	
Premises, Furn. and Fix.	22,831,198.24	21,583,974.92	1,247,223.32+	
Other Real Estate	815,119.94	684,737.62	130,382.32+	
Other Assets	12,413,045.50	9,782,978.71	2,630,066.79+	
	\$1,295,291,428.37	\$1,112,178,415.55	\$ 183,113,012.82+	
Increase			\$ 183,113,012.82+	

LIABILITIES:

Demand Deposits of I.P.C.	\$ 361,739,944.18	\$ 304,601,509.32	\$ 57,138,434.86+
Time Deposits of I.P.C.	618,466,258.38	532,334,850.06	86,131,408.32+
U.S. Government Deposits	20,033,088.70	37,657,367.58	17,624,278.88-
Other Public Deposits	104,570,311.33	74,559,497.56	30,010,813.77+
Deposits of Comm'l. Banks	19,075,449.76	20,716,625.95	1,641,176.19-
Other Deposits	12,840,994.51	8,675,245.03	4,165,749.48+
Federal Funds Purchased	24,657,291.54	14,599,000.00	10,058,291.54+
Borrowed Funds	550,000.00	—	550,000.00+
Other Liabilities	42,209,072.88	38,554,130.09	3,654,942.79+
Reserves for Loan Losses	10,901,822.06	9,927,654.72	974,167.34+
Reserves on Securities	466,000.00	1,240,172.00	774,172.00-
Cap. Notes and Debentures	5,150,000.00	3,600,000.00	1,550,000.00+
Common Capital Stock	27,672,200.00	24,857,200.00	2,815,000.00+
Surplus	27,984,298.12	25,145,490.00	2,838,808.12+
Undivided Profits	17,546,531.85	15,490,154.10	2,056,377.75+
Capital Reserves	1,428,165.06	219,519.14	1,208,645.92+
	\$1,295,291,428.37	\$1,112,178,415.55	\$ 183,113,012.82+
Increase			\$ 183,113,012.82+

NATIONAL BANKS

	December 31, 1972	December 31, 1971
Loans as Percentage of Total Assets	52.43%	50.86%
Loans as Percentage of Total Deposits	59.74	57.81
Capital and Reserve a/c's as Percentage of Total Assets	7.04	7.24
Capital and Reserve a/c's as Percentage of Total Deposits	8.02	8.22
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	28.25	31.55
Time Deposits as Percentage of Total Deposits I.P.C.	63.10	63.61
Demand Deposits as Percentage of Total Deposits I.P.C.	36.90	36.39

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1) Security Trust & Savings Bank (1) Valley State Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Security Bank & Trust Co. (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choctaw	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Conmabus	The Yellowstone Bank (1) Farmers State Bank
Conrad	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) *Trust Corporation of Montana The Village Bank
Hamilton	Citizens State Bank
Hardin	Ravalli County Bank (1)
Harlem	Big Horn County State Bank
Harlem	Little Horn State Bank
Havre	Security State Bank (1) Citizens Bank of Montana (1) *First Security Bank (1)

Helena	Bank of Montana (1) First Security Bank Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalspell	Valley Bank of Kalspell
Laurel	The Yellowstone Bank (1)
Lewistown	First Security Bank (1)
Lincoln	Northwestern Bank of Lewistown
Livingston	The First Bank of Lincoln
Malta	First Security Bank (1)
Manhattan	First Security Bank (1)
Miles City	Manhattan State Bank First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana **First Security Bank (1) Pint Creek Valley Bank (1)
Philipsburg	Security State Bank
Plentywood	Security State Bank (1)
Poison	Traders State Bank
Poplar	Roman State Bank (1)
Roman	Roman State Bank (1)
Roundup	First Security Bank
Ruidard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valer	Valer Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened March 12, 1972
**Opened March 29, 1973

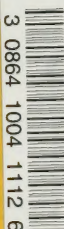
MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
Bozeman	Midland National Bank
Browning	First National Bank
Butte	Montana National Bank
Chinook	Western Bank of Chinook, N.A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Eklatka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First Security Bank, N.A.
Great Falls	First National Bank
Harrowton	First West Side National Bank
Havre	Great Falls National Bank
Helena	Continental National Bank
Hinsdale	First National Bank & Trust Co.
Hysham	First National Bank
Kalspell	Comrad National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
Plains	Western Montana National Bank
Plentywood	First National Bank
Red Lodge	Montana National Bank
Richey	Montana National Bank
Roundup	Montana National Bank
Sidney	Richland National Bank
Twin Bridges	Sidney National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

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No. 208

OF COMPLETION OF REPORTS

MONTANA

State Banks

and

Trust Companies

National Banks

June 30, 1973



Harold Pitts	Director
Department of Business Regulation	
L. W. Alke	Administrator
Financial Division	
Frank J. Skutca, Sr.	Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
K. Fred Reeves	Examiner
Lamar O'Brien	Examiner
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Jon Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
Larry J. Fritz	Examiner
Jack Carpenter	Examiner
Mike Acuff	Examiner



Aggregate Resources and Liabilities of (94) State Banks and (2) Trust Companies,
June 30, 1973 Compared with Reports of (92) State Banks and (1) Trust Company,
June 30, 1972

RESOURCES:	June 30, 1973	June 30, 1972	Increase— Decrease—
Cash and Banks	\$ 102,192,371.90	\$ 106,185,365.91	\$ 3,992,994.01—
U. S. Government Bonds	172,333,362.62	159,058,634.13	13,797,728.49+
Federal Agency Bonds	53,834,279.19	37,880,907.81	16,013,371.38+
State and Municipal Bonds	355,996,904.27	136,209,230.46	19,767,673.81+
Other Securities	2,047,245.53	3,744,343.82	1,697,097.99—
Federal Funds Sold	28,987,000.00	15,818,750.00	13,168,250.00+
Loans and Discounts	628,181,207.85	531,299,464.23	96,881,743.62+
Premises, Furn. and Fix.	20,723,889.06	17,659,722.70	3,064,166.36+
Other Real Estate	775,535.23	754,504.53	21,030.70+
Other Assets	10,113,181.63	7,797,249.86	2,315,931.77+
	\$1,175,767,977.58	\$ 1,016,408,173.45	\$ 159,359,804.13+
Increase			\$ 159,359,804.13+

LIABILITIES:

Demand Deposits of I. P. C.	\$ 318,844,511.26	\$ 274,046,823.24	\$ 44,797,688.02+
Time Deposits of I. P. C.	562,492,297.35	479,318,139.86	83,174,157.49+
U. S. Government Deposits	12,528,196.69	9,457,666.35	3,070,530.34+
Other Public Deposits	122,827,390.46	92,501,668.65	30,325,721.81+
Deposits of Comm'l Banks	12,017,317.14	16,692,433.31	4,675,116.17—
Other Deposits	10,135,064.38	8,561,940.00	1,573,124.38+
Federal Funds Purchased	13,255,000.00	21,715,000.00	8,460,000.00—
Borrowed Funds	833,691.00	2,525,247.86	1,691,556.86—
Other Liabilities	27,109,001.30	25,869,311.03	1,239,690.27+
Reserve on Loan Losses	9,775,277.88	9,205,818.65	569,459.23+
Cap. Notes and Debentures	592,547.95	769,647.87	177,099.92—
Common Capital Stock	1,725,000.00	1,040,000.00	685,000.00+
Surplus	32,924,000.00	28,887,500.00	4,036,500.00+
Undivided Profits	33,066,838.66	29,174,342.31	3,892,496.35+
Capital Reserves	17,138,396.35	16,176,687.16	961,709.19+
	\$3,447,416	465,947.16	\$ 3,750,000.00+
	\$1,175,767,977.58	\$ 1,016,408,173.45	\$ 159,359,804.13+
Increase			\$ 159,359,804.13+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1973	June 30, 1972
Loans as Percentage of Total Assets	53.43%	52.27%
Loans as Percentage of Total Deposits	60.47	60.33
Capital and Reserve a/c's as Percentage of Total Assets	8.14	8.43
Capital and Reserve a/c's as Percentage of Total Deposits	9.21	9.73
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	26.48	30.12
Time Deposits as Percentage of Total Deposit I.P.C.	63.82	63.62
Demand Deposits as Percentage of Total Deposits I.P.C.	36.18	36.38

Aggregate Resources and Liabilities of (54) National Banks in Montana,
June 30, 1973 Compared With Reports of June 30, 1972*

RESOURCES:	June 30, 1973	June 30, 1972	Increase— Decrease—
Cash and Banks	\$ 137,748,219.86	\$ 141,734,208.30	\$ 3,985,988.44—
U. S. Government Bonds	134,520,927.09	145,396,403.12	10,875,476.03—
Federal Agency Bonds	34,232,798.16	31,638,614.95	2,594,183.21+
State and Municipal Bonds	183,863,401.45	130,380,651.93	33,482,749.52+
Other Securities	5,296,368.83	3,352,913.71	1,943,455.12+
Federal Funds Sold	34,053,500.00	18,314,500.00	15,739,000.00+
Loans and Discounts	764,471,821.99	638,762,392.22	125,709,429.77+
Premises, Furn. and Fix.	23,329,956.14	22,530,812.70	799,143.44+
Other Real Estate	968,040.17	642,822.90	325,217.27+
Other Assets	13,402,315.13	11,400,565.59	2,001,749.54+
	\$1,331,887,348.82	\$1,164,353,885.42	\$ 167,533,463.40+
Increase			\$ 167,533,463.40+

LIABILITIES:

Demand Deposits of I. P. C.	\$ 339,977,207.12	\$ 305,253,729.56	\$ 34,723,477.56+
Time Deposits of I. P. C.	663,156,723.60	579,465,887.91	83,690,835.69+
U. S. Government Deposits	16,395,636.21	13,617,750.31	2,777,885.90+
Other Public Deposits	114,118,836.95	89,106,830.32	25,012,006.63+
Deposits of Comm'l Banks	13,652,152.87	15,364,911.53	1,712,758.66—
Other Deposits	9,248,322.70	8,916,828.24	331,494.46+
Federal Funds Purchased	28,656,900.22	23,538,000.00	5,118,900.22+
Borrowed Funds	5,100,000.00	—	5,100,000.00+
Other Liabilities	44,829,782.66	44,577,367.57	252,415.09+
Reserve on Loan Losses	11,312,606.49	9,863,818.77	1,448,787.72+
Cap. Notes and Debentures	495,000.00	535,172.00	40,172.00—
Common Capital Stock	7,650,000.00	5,150,000.00	2,500,000.00+
Surplus	30,806,700.00	27,108,000.00	3,698,700.00+
Undivided Profits	31,073,510.23	27,207,325.78	3,866,184.45+
Capital Reserves	14,539,003.36	13,483,588.31	1,055,415.05+
	874,966.41	1,164,675.12	289,708.71—
	\$1,331,887,348.82	\$1,164,353,885.42	\$ 167,533,463.40+
Increase			\$ 167,533,463.40+
Grand Total—ALL BANKS	\$2,507,655,326.40	\$2,180,762,058.87	\$ 326,893,267.53+
IN MONTANA			

NATIONAL BANKS

NATIONAL BANKS	June 30, 1973	June 30, 1972
Loans as Percentage of Total Assets	57.40%	54.86%
Loans as Percentage of Total Deposits	66.10	63.13
Capital and Reserve a/c's as Percentage of Total Assets	7.26	7.26
Capital and Reserve a/c's as Percentage of Total Deposits	8.37	8.35
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.54	28.38
Time Deposits as Percentage of Total Deposits I.P.C.	66.11	65.49
Demand Deposits as Percentage of Total Deposits I.P.C.	33.89	34.50

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	*First State Bank
	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
Boulder	Western Bank
Bozeman	First Boulder Valley Bank
	Security Bank & Trust Co. (1)
	Western Bank
Bridge	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmen Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Danis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
	First Security Bank (1)
Glendive	Central Bank of Montana (1)
Great Falls	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana
Hamilton	The Village Bank
	Citizens State Bank
Hardin	Ravalli County Bank (1)
	Big Horn County State Bank
Harlem	Little Horn State Bank
	Security State Bank (1)
Have	Citizens Bank of Montana (1)
	*First Security Bank (1)

Helena	Bank of Montana (1)
	First Security Bank
	Northwestern Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalspell	Valley Bank of Kalspell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Marquette	Marquette State Bank
Missoula	First Security Bank & Trust Co. (1)
	First State Bank
	Missoula Bank of Montana
	*First Security Bank (1)
Phillipsburg	Flint Creek Valley Bank (1)
Pleasantwood	Security State Bank
Poison	Security State Bank (1)
Poplar	Traders State Bank
Roman	Roman State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Scobey	Citizens State Bank
Schely	First State Bank
Sheridan	Toole County State Bank
	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valer	Valer Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
 Opened June 3, 1973
 **Opened June 3, 1973
 ***Opened March 29, 1972

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
Bozeman	Midland National Bank
	First National Bank
Browning	Montana National Bank
Butte	First National Bank
	Miner's Bank of Montana, N.A.
Chinook	Montana National Bank
	Western Bank of Chinook, N.A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Enklaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Northwestern National Bank
	Continental National Bank
Harlowen	First National Bank
Have	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysam	First National Bank
Kalspell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Pleasantwood	Montana National Bank
Red Lodge	United States National Bank
	Montana National Bank
Richey	Montana National Bank
Roundup	Montana National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

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No. 209

ABSTRACT OF REPORTS OF CONDITION

MONTANA

State Banks

and

Trust Companies

National Banks

December 31, 1973

MONTANA STATE LIBRARY
 930 S. Lyndale Avenue
 Helena, Montana 59601

Harold Pitts.....Director
 Department of Business Regulation
 L. W. Alke.....Administrator
 Financial Division
 Frank J. Skrutica.....Sr. Bank Examiner
 George Schlosser.....Examiner
 Lynn Weaver.....Examiner
 K. Fred Reeves.....Examiner
 Lamar O'Brien.....Examiner
 Jon Weston Rhodes.....Examiner
 Douglas Lawrence.....Examiner
 Dennis De Vries.....Examiner
 Larry J. Fritz.....Examiner
 Jack Carpenter.....Examiner
 Mike Acuff.....Examiner
 Douglas Boutlier.....Examiner
 John V. Curry.....Examiner

Aggregate Resources and Liabilities of (95) State Banks and (2) Trust Companies,
December 31, 1973 Compared with Reports of (92) State Banks and (2) Trust
Companies, December 31, 1972

RESOURCES	Dec. 31, 1973	Dec. 31, 1972	Increase + Decrease—
Cash and Banks	\$ 133,504,135.19	\$ 121,091,097.26	\$ 12,413,037.93 +
U.S. Government Bonds	179,531,075.10	203,847,582.41	24,316,507.31 +
Federal Agency Bonds	65,133,162.75	52,518,942.87	12,614,219.88 +
State & Municipal Bonds	163,292,667.83	145,077,909.32	18,214,758.51 +
Other Securities	3,920,896.85	10,313,771.10	6,392,874.25 -
Federal Funds Sold	33,644,019.07	273,980,912.32	273,980,912.32 -
Loans and Discounts	677,460,591.81	553,649,717.69	123,810,874.12 +
Premises, Furn. and Fix.	21,735,837.04	18,807,418.68	2,928,418.36 +
Other Real Estate	899,956.87	668,270.58	231,686.29 +
Other Assets	10,157,085.19	7,965,403.01	2,191,682.18 +
	\$1,289,073,408.63	\$1,147,104,185.99	\$ 141,969,222.64 +
Increase			\$ 141,969,222.64 +

LIABILITIES

Demand Deposits of I.P.C.	\$ 378,065,091.44	\$ 340,006,584.61	\$ 38,058,506.83 +
Time Deposits of I.P.C.	603,948,809.82	524,297,075.18	79,651,734.64 +
U.S. Government Bonds	7,027,176.38	17,111,969.01	10,084,792.63 -
Other Public Deposits	121,698,168.28	110,851,188.98	10,867,299.30 +
Deposits of Comm'l. Banks	15,272,126.43	14,585,404.13	686,722.30 +
Other Deposits	12,651,073.08	13,729,262.17	1,078,189.09 -
Federal Funds Purchased	17,225,000.00	9,675,000.00	7,550,000.00 +
Borrowed Funds	1,757,319.51	1,861,309.89	103,990.38 -
Other Liabilities	30,181,353.56	23,948,330.23	6,233,023.33 +
Reserves for Loan Losses	9,948,146.15	9,213,966.18	734,179.97 +
Reserves on Securities	517,477.73	698,078.23	180,600.50 -
Cap. Notes and Debentures	1,725,000.00	1,640,000.00	85,000.00 +
Common Capital Stock	33,216,500.00	29,912,500.00	3,304,000.00 +
Surplus	33,556,500.00	31,087,514.37	2,468,985.63 +
Undivided Profits	21,751,606.00	18,016,638.85	3,714,967.15 +
Capital Reserves	551,738.25	489,364.16	62,374.09 +
	\$1,289,073,408.63	\$1,147,104,185.99	\$ 141,969,222.64 +
Increase			\$ 141,969,222.64 +

STATE BANKS

	Dec. 31, 1973	Dec. 31, 1972	
Loans as Percentage of Total Assets	52.55%	48.27%	
Loans as Percentage of Total Deposits	59.50%	54.25%	
Capital and Reserve a/c's as Percentage of Total Assets	7.85%	7.94%	
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.92%	
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	27.49%	31.84%	
Time Deposits as Percentage of Total Deposits I.P.C.	61.50%	60.66%	
Demand Deposits as Percentage of Total Deposits I.P.C.	38.50%	39.34%	

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1973	Dec. 31, 1972
Loans as Percentage of Total Assets	56.57%	52.43%
Loans as Percentage of Total Deposits	65.06%	59.74%
Capital and Reserve a/c's as Percentage of Total Assets	7.24%	7.04%
Capital and Reserve a/c's as Percentage of Total Deposits	8.33%	8.02%
Cash, Due from Banks, U. S. Gov't. Bonds as Percentage of Total Deposits	23.99%	28.25%
Time Deposits as Percentage of Total Deposits I.P.C.	63.75%	63.10%
Demand Deposits as Percentage of Total Deposits I.P.C.	36.25%	36.90%

* Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

Aggregate Resources and Liabilities of (54) National Banks in Montana,
December 31, 1973 Compared with Reports of (54) National Banks,
December 31, 1972*

RESOURCES	Dec. 31, 1973	Dec. 31, 1972	Increase + Decrease—
Cash and Banks	\$ 161,810,246.97	\$ 143,919,244.16	\$ 17,891,002.81 +
U.S. Government Bonds	138,940,865.45	177,208,056.95	37,267,191.50 -
Federal Agency Bonds	40,591,684.01	36,433,589.58	4,158,094.43 +
State and Municipal Bonds	204,638,966.77	169,216,721.06	35,422,245.71 +
Other Securities	4,438,875.88	3,269,873.70	1,169,002.18 +
Federal Funds Sold	35,816,000.00	50,119,501.07	14,303,501.07 -
Loans and Discounts	818,114,331.44	679,065,148.17	139,049,183.27 +
Premises, Furn. and Fix.	24,469,333.46	22,831,128.24	1,638,205.22 +
Other Real Estate	1,191,797.54	815,119.94	376,677.60 +
Other Assets	15,290,950.12	12,413,045.50	2,877,904.62 +
	\$1,446,303,051.64	\$1,295,291,428.37	\$ 151,011,623.27 +
Increase			\$ 151,011,623.27 +

LIABILITIES

Demand Deposits of I.P.C.	\$ 396,037,050.55	\$ 361,739,944.18	\$ 34,297,106.37 +
Time Deposits of I.P.C.	696,572,643.58	618,466,258.38	78,106,385.20 +
U.S. Government Bonds	6,806,467.63	20,033,088.70	13,226,621.07 -
Other Public Deposits	129,922,226.73	104,570,311.33	25,351,915.40 +
Deposits of Comm'l. Banks	16,429,031.31	19,075,449.76	2,646,418.45 -
Other Deposits	11,742,829.25	12,840,994.51	1,098,165.26 -
Federal Funds Purchased	32,442,409.92	24,657,291.54	7,785,118.38 +
Borrowed Funds	1,805,850.21	550,000.00	1,255,850.21 +
Other Liabilities	49,764,103.22	42,209,072.88	7,555,030.34 +
Reserves for Loan Losses	12,397,490.36	10,901,822.06	1,495,668.30 +
Reserves on Securities	315,000.00	466,000.00	151,000.00 -
Cap. Notes and Debentures	8,650,000.00	5,150,000.00	3,500,000.00 +
Common Capital Stock	31,507,000.00	27,672,200.00	3,834,800.00 +
Surplus	31,904,500.00	27,984,298.12	3,920,201.88 +
Undivided Profits	19,033,122.16	17,546,531.85	1,486,590.31 +
Capital Reserves	973,326.72	1,428,165.06	454,838.34 -
	\$1,446,303,051.64	\$1,295,291,428.37	\$ 151,011,623.27 +
Increase			\$ 151,011,623.27 +
Grand Total—ALL BANKS IN MONTANA	\$2,735,376,460.27	\$2,442,395,614.36	\$ 292,980,845.91 +

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee..... Yellowstone Bank (1)
 Anaconda..... First Security Bank
 Ashland..... Cheyenne Western Bank (1)
 Baker..... The Bank of Baker
 Belgrade..... Montana Bank
 Belt..... Belt Valley Bank (1)
 Big Fork..... Flathead Bank
 Big Sandy..... Northern Bank of Montana
 Big Timber..... Citizens Bank & Trust Co. (1)
 Billings..... First Citizens Bank (1)
 Security Trust & Savings Bank (1)
 Valley State Bank
 Western Bank
 Western State Bank
 Boulder..... First Boulder Valley Bank
 Bozeman..... 1st Security Bank (1)
 Western Bank
 Bridger..... Bank of Bridger
 Broadus..... Powder River County Bank (1)
 Butte..... First Metals Bank & Trust Co. (1)
 Cascade..... Stockmens Bank (1)
 Chester..... Liberty Bank of Montana (1)
 Chinook..... Blaine Bank of Montana (1)
 Choteau..... Citizens State Bank (1)
 Columbia Falls..... Bank of Columbia Falls
 Columbus..... The Yellowstone Bank (1)
 Conrad..... Farmers State Bank
 Pondera State Bank of Montana
 Culbertson..... Culbertson State Bank (1)
 Cut Bank..... Bank of Glacier County
 Deer Lodge..... Deer Lodge Bank & Trust Co.
 First Security Bank
 Denton..... Farmers State Bank (1)
 Dillon..... State Bank & Trust Co.
 Dutton..... Dutton State Bank
 Etna..... First Madison Valley Bank
 Falview..... Montana Bank
 Forsyth..... First State Bank
 Fort Benton..... State Bank
 Frod..... First State Bank (1)
 Glendive..... First Security Bank (1)
 Great Falls..... Central Bank of Montana (1)
 Eastside Bank of Montana
 First Trust Co. of Montana
 Montana Bank (1)
 Trust Corporation of Montana (1)
 The Village Bank
 Hamilton..... Citizens State Bank
 Ravalli County Bank (1)
 Hardin..... Big Horn County State Bank
 Little Horn State Bank
 Harlem..... Security State Bank (1)
 Havre..... Citizens Bank of Montana (1)
 First Security Bank (1)

Helena..... Bank of Montana (1)
 First Security Bank (1)
 Northwestern Bank & Union Trust Co. (1)
 Jordan..... Garfield County Bank
 Kalispell..... **First Security Bank
 Valley Bank of Kalispell
 Laurel..... The Yellowstone Bank (1)
 Lewistown..... First Security Bank (1)
 Lincoln..... Northwestern Bank of Lewistown
 Livingston..... The First Bank of Lincoln
 Livingston..... First Security Bank (1)
 Malta..... First Security Bank (1)
 Manhattan..... Manhattan State Bank
 Miles City..... First Security Bank & Trust Co. (1)
 Missoula..... First State Bank
 Missoula Bank of Montana
 **First Security Bank (1)
 Phillipsburg..... Flint Creek Valley Bank (1)
 Plentywood..... Security State Bank
 Polson..... **First Citizens Bank (1)
 Security State Bank (1)
 Poplar..... Traders State Bank
 Roman..... Roman State Bank (1)
 Roundup..... First Security Bank
 Ruidyard..... Farmers Merchants Bank of Montana
 St. Ignace..... Lake County Bank (1)
 Seeley..... Citizens State Bank
 Shelby..... First State Bank
 Toole County State Bank
 Sheridan..... Bank of Sheridan
 Stanford..... Basin State Bank
 Stevensville..... First State Bank (1)
 Superior..... Montana Bank of Mineral County
 Terry..... State Bank of Terry (1)
 Thompson Falls..... First State Bank (1)
 Three Forks..... Security Bank of Three Forks
 Townsend..... State Bank of Townsend (1)
 Valler..... Valler Bank of Montana (1)
 Victor..... Farmers State Bank (1)
 Whitefish..... First Security Bank
 Whitefish..... First State Bank of Whitefish
 Whitehall..... Whitehall State Bank
 Worden..... Farmers State Bank (1)

(1) Members Federal Reserve Bank
 *Opened July 3, 1973
 **Opened March 5, 1974
 ***Opened May 1, 1974

MONTANA NATIONAL BANKS

Absarokee..... Montana National Bank
 Anaconda..... First National Bank
 Baker..... Montana National Bank
 Billings..... First National Bank
 Bozeman..... Midland National Bank
 Browning..... First National Bank
 Butte..... Montana National Bank
 Helena..... Montana National Bank
 Havre..... Montana National Bank
 Miles City..... Montana National Bank
 Missoula..... Montana National Bank
 Park..... Montana National Bank
 Plentywood..... Montana National Bank
 Red Lodge..... Montana National Bank
 Seeley..... Montana National Bank
 Shelby..... Montana National Bank
 Sheridan..... Montana National Bank
 Stanford..... Montana National Bank
 Stevensville..... Montana National Bank
 Superior..... Montana National Bank
 Terry..... Montana National Bank
 Thompson Falls..... Montana National Bank
 Three Forks..... Montana National Bank
 Townsend..... Montana National Bank
 Valler..... Montana National Bank
 Victor..... Montana National Bank
 Whitefish..... Montana National Bank
 Whitehall..... Montana National Bank
 Worden..... Montana National Bank

Chinook..... Western Bank of Chinook, N.A.
 Circle..... Montana National Bank
 Cut Bank..... First National Bank
 Dillon..... First National Bank
 Eureka..... First National Bank
 Fairfield..... First National Bank
 Fromberg..... Clarks Fork National Bank
 Geradine..... First National Bank
 Glasgow..... First National Bank
 Great Falls..... First National Bank
 Glendive..... First National Bank
 Hartington..... First West Side National Bank
 Havre..... Northwestern National Bank
 Helena..... Continental National Bank
 Hinsdale..... First National Bank & Trust Co.
 Hysham..... First National Bank
 Kalispell..... Conrad National Bank
 Lewisohn..... First National Bank
 Libby..... First National Bank
 Livingston..... United National Bank
 Miles City..... First National Bank
 Missoula..... First National Bank
 Plains..... First National Bank
 Plentywood..... Montana National Bank
 Red Lodge..... Montana National Bank
 Richey..... Montana National Bank
 Roundup..... Montana National Bank
 Sidney..... Richland National Bank
 Twin Bridges..... Sidney National Bank
 Whitefish..... First National Bank
 White Sul. Sprgs..... First National Bank
 Wibaux..... First National Bank
 Wolf Point..... Citizens First National Bank
 Western National Bank

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ABSTRACT OF REPORTS OF COMPLETION OF

MONTANA

State Banks

and

Trust Companies

National Banks

June 30, 1974

MONTANA STATE LIBRARY
 930 East Lyndale Avenue
 Helena, Montana 59601

Harold Pitts..... Director
 Department of Business Regulation
 L. W. Alke..... Administrator
 Frank J. Skutic, Sr. Bank Examiner
 George Schlosser..... Examiner
 Lynn Weaver..... Examiner
 Jon Weston Rhodes..... Examiner
 Douglas Lawrence..... Examiner
 Dennis De Vries..... Examiner
 Larry J. Fritz..... Examiner
 Jack Carpenter..... Examiner
 Mike Acuff..... Examiner
 Douglas Boutlier..... Examiner
 John V. Curry..... Examiner
 Daniel Murphy..... Examiner
 William Hedge..... Examiner
 Raymond Blackman..... Examiner

Aggregate Resources and Liabilities of (97) State Banks and (2) Trust Companies, June 30, 1974 Compared with Report of (94) State Banks and (2) Trust Companies, June 30, 1973

RESOURCES:	June 30, 1974	June 30, 1973	Increase— Decrease—
Cash and Banks	\$ 120,440,639.43	\$ 102,192,371.90	\$ 18,248,267.53+
U.S. Government Bonds	152,451,029.94	172,856,362.62	20,405,332.68-
Federal Agency Bonds	175,534,219.95	16,629,940.76	155,904,279.19+
State and Municipal Bonds	175,534,219.95	155,904,279.19	19,199,243.80+
Other Securities	2,194,382.40	2,047,245.83	107,146.57+
Federal Funds Sold	23,000,000.00	28,987,000.00	5,987,000.00-
Loans and Discounts	761,947,147.05	628,181,207.85	133,765,939.20+
Premises, Furn. and Fix.	23,455,501.65	20,723,889.36	2,731,612.29+
Other Real Estate	1,323,122.08	475,535.23	847,586.85+
Other Assets	12,415,745.28	10,113,181.63	2,302,563.65+
	\$1,342,907,945.85	\$1,175,767,977.58	\$167,139,968.27+
		Increase.	\$ 167,139,968.27+

LIABILITIES:	June 30, 1974	June 30, 1973	Increase— Decrease—
Demand Deposits of I.P.C.	\$ 353,918,381.28	\$ 318,844,511.26	\$ 35,073,870.02+
Time Deposits of I.P.C.	637,779,562.32	562,492,297.35	75,287,264.97+
U.S. Government Deposits	9,743,539.94	12,528,196.69	2,784,656.75-
Other Public Deposits	125,611,874.15	122,827,390.46	2,784,483.69+
Deposits of Comm'l. Banks	12,857,946.33	12,017,317.14	840,629.19+
Other Deposits	10,704,285.44	10,135,064.38	569,221.06+
Federal Funds Purchased	8,591,799.94	8,449,237.29	142,562.65+
Borrowed Funds	35,033,063.60	32,533,691.00	2,499,372.60+
Other Liabilities	10,633,065.93	9,775,277.88	857,788.05+
Reserve for Loan Losses	430,492.34	592,547.95	162,055.61-
Reserves on Securities	1,810,000.00	1,725,000.00	85,000.00+
Cap. Notes and Debentures	35,865,000.00	32,924,000.00	2,941,000.00+
Common Capital Stock	26,262,949.11	33,066,838.66	3,196,110.45-
Surplus	21,292,031.93	17,138,396.35	4,153,635.58+
Undivided Profits	663,286.25	503,447.16	159,839.09+
Capital Reserves			
	\$1,342,907,945.85	\$1,175,767,977.58	\$167,139,968.27+
		Increase.	\$ 167,139,968.27+

STATE BANKS

	June 30, 1974	June 30, 1973
Loans as Percentage of Total Assets	56.74%	53.43%
Loans as Percentage of Total Deposits	65.09%	60.47%
Capital and Reserve a/c's as Percentage of Total Assets	7.96%	8.14%
Capital and Reserve a/c's as Percentage of Total Deposits	9.14%	9.21%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	23.31%	26.48%
Time Deposits as Percentage of Total Deposits I.P.C.	65.02%	63.82%
Demand Deposits as Percentage of Total Deposits I.P.C.	34.98%	36.18%

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

NATIONAL BANKS	June 30, 1974	June 30, 1973
Loans as Percentage of Total Assets	59.71%	57.40%
Loans as Percentage of Total Deposits	69.87%	66.10%
Capital and Reserve a/c's as Percentage of Total Assets	7.37%	7.26%
Capital and Reserve a/c's as Percentage of Total Deposits	8.62%	8.37%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	20.37%	23.54%
Time Deposits as Percentage of Total Deposits I.P.C.	67.38%	66.11%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.62%	33.89%

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1974 Compared with Reports of June 30, 1973*

RESOURCES:	June 30, 1974	June 30, 1973	Increase— Decrease—
Cash and Banks	\$ 141,715,127.70	\$ 137,748,219.86	\$ 3,966,907.84+
U.S. Government Bonds	117,766,766.06	134,520,927.09	16,754,161.03-
Federal Agency Bonds	45,442,596.19	34,232,798.16	11,209,798.03+
State and Municipal Bonds	223,615,500.34	183,863,401.45	39,752,098.89+
Other Securities	4,226,118.17	5,296,368.83	1,070,250.66-
Federal Funds Sold	23,849,375.00	34,053,500.00	10,204,125.00-
Loans and Discounts	889,968,134.60	764,471,821.99	125,496,312.61+
Premises, Furn. and Fix.	25,299,011.31	23,329,956.14	1,969,055.17+
Other Real Estate	12,143,447.25	968,040.17	245,407.08+
Other Assets	17,362,300.06	13,402,315.13	3,959,984.93+
	\$1,490,388,366.68	\$1,331,887,348.82	\$158,501,017.86+
		Increase.	\$ 158,501,017.86+

LIABILITIES:

Demand Deposits of I.P.C.	\$ 361,438,759.47	\$ 339,977,207.12	\$ 21,461,552.35+
Time Deposits of I.P.C.	746,563,831.96	663,156,723.60	83,407,108.36+
U.S. Government Deposits	9,047,748.56	16,395,636.21	7,347,887.65-
Other Public Deposits	130,230,633.12	114,118,836.95	16,111,796.17+
Deposits of Comm'l. Banks	14,090,862.61	13,632,152.87	458,709.74+
Other Deposits	12,322,618.07	9,248,322.70	3,074,295.37+
Federal Funds Purchased	48,179,045.96	28,656,900.22	19,522,145.74+
Borrowed Funds	7,660,320.83	5,100,000.00	2,560,320.83+
Other Liabilities	11,068,167.85	44,829,782.66	6,238,385.19+
Reserve for Loan Losses	13,209,168.66	11,312,606.49	1,896,562.17+
Reserves on Securities	325,760.02	495,000.00	169,239.98-
Cap. Notes and Debentures	9,197,000.00	7,650,000.00	1,547,000.00+
Common Capital Stock	35,251,500.00	30,806,700.00	4,444,800.00+
Surplus	35,171,500.00	31,073,510.23	4,097,989.77+
Undivided Profits	15,393,115.38	14,539,003.36	854,112.02+
Capital Reserves	1,238,334.19	874,966.41	363,367.78+
	\$1,490,388,366.68	\$1,331,887,348.82	\$158,501,017.86+
		Increase.	\$ 158,501,017.86+
Grand Total—ALL BANKS IN MONTANA	\$2,833,296,312.53	\$2,507,655,326.40	\$ 325,640,986.13

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Bellevue	Montana Bank
Belt	Belt Valley Bank (1)
Big Fork	Fishland Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First State Bank
	First Citizens Bank (1)
	Valley State Bank
	Western Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1)
	Western Bank
Bridge	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmans Bank (1)
Chaseler	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Chouteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Bemis	First Madison Valley Bank
Fairview	Montana Bank
Forsyth	First State Bank
Fort Benton	First State Bank (1)
Froid	First State Bank (1)
Glenview	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank
	Havall County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Little Horn State Bank
	Security State Bank (1)
Hayden	Citizens Bank of Montana (1)
	First Security Bank (1)

Helena	Bank of Montana (1)
	First Security Bank (1)
	Montana Western Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalspell	*First Security Bank
	Valley Bank of Kalspell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	**First Citizens Bank
	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana (1)
	First Security Bank (1)
	Plum Creek Valley Bank (1)
Phillipsburg	Security State Bank
Plentywood	*First Citizens Bank (1)
Poison	Security State Bank (1)
Poplar	Traders State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valer	Valer Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
 * Opened March 5, 1974
 ** Opened May 15, 1974
 *** Opened July 15, 1974

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Montana National Bank
Billings	First National Bank
	Midland National Bank
	Security Bank N.A.
Bozeman	First National Bank
	Montana National Bank
	Montana National Bank
Browning	Montana National Bank
	Montana National Bank
Butte	Montana National Bank

Chinook	Western Bank of Chinook N.A.
Circle	Montana National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Exelaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glenview	First Security Bank of Montana, N.A.
	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Northwestern National Bank
Harlowton	Confidential National Bank
Have	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysam	First National Bank
Kalspell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
	Montana National Bank
Ricey	Montana National Bank
Roundup	Richland National Bank
Sidney	Sidney National Bank
Twin Bridges	First National Bank
White Sul. Sprngs.	First National Bank
Whitefish	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

* Converted to National Bank 9-1-74

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MONTANA

ABSTRACT OF REPORTS OF COMPANIES OF

State Banks

and

Trust Companies

National Banks

December 31, 1974

MONTANA STATE LIBRARY
 39601



Harold Pitts, Director
 Department of Business Regulation
 L. W. Alke, Administrator

Financial Division

Frank J. Skutumpah, Sr. Bank Examiner
 George Schlosser, Examiner
 Lynn Weaver, Examiner
 Jon Weston Rhodes, Examiner
 Douglas Lawrence, Examiner
 Dennis De Vries, Examiner
 Larry J. Fritz, Examiner
 Jack Carpenter, Examiner
 Mike Acuff, Examiner
 Douglas Boutlier, Examiner
 John V. Curry, Examiner
 Daniel Murphy, Examiner
 Raymond Blackman, Examiner
 Candace Blazina, Examiner

Aggregate Resources and Liabilities of (97) State Banks and (2) Trust Companies,
December 31, 1974 Compared with Reports of (95) State Banks and (2)
Trust Companies, December 31, 1973

RESOURCES	Dec. 31, 1974	Dec. 31, 1973	Increase— Decrease—
Cash and Banks	\$ 123,002,288.48	\$ 133,504,135.19	\$ 10,501,886.71—
U.S. Government Bonds	140,921,872.74	179,531,075.10	38,606,202.36—
Federal Agency Bonds	72,163,477.03	65,133,162.75	7,030,244.28—
State & Municipal Bonds	158,040,733.81	163,292,667.83	5,251,934.02—
Other Securities	4,301,252.55	3,920,896.85	380,355.70—
Federal Funds Sold	43,579,797.80	33,438,000.00	5,141,797.80—
Loans and Discounts	61,383,039.67	67,746,591.81	3,077,532.16—
Premises, Furn. and Fix.	20,725,039.07	21,735,837.01	1,010,777.97—
Other Real Estate	1,285,514.71	899,956.87	385,557.84—
Other Assets	11,147,370.17	10,157,085.19	990,284.98—
	\$1,244,553,306.01	\$1,289,073,408.63	44,520,102.62—
		Decrease	44,520,102.62—

LIABILITIES	Dec. 31, 1974	Dec. 31, 1973	Increase— Decrease—
Demand Deposits of I.P.C.	\$ 344,248,950.10	\$ 378,065,091.44	\$ 33,816,141.34—
Time Deposits of I.P.C.	605,679,158.17	603,948,809.82	1,730,348.35—
U.S. Gov. Deposits	9,565,475.76	7,027,176.38	2,538,298.66—
Other Pub. Deposits	126,106,471.76	121,698,488.28	4,407,983.48—
Deposits of Comm'l. Banks	7,786,581.70	15,272,126.43	7,485,544.73—
Other Deposits	10,334,054.33	12,651,073.08	2,317,018.75—
Federal Funds Purchased	6,227,797.80	17,225,000.00	10,997,202.20—
Borrowed Funds	1,012,749.84	1,757,319.51	744,570.47—
Other Liabilities	32,554,323.44	30,181,355.56	2,372,967.88—
Reserve for Loan Losses	9,659,342.35	9,948,146.15	288,803.80—
Cap. Notes and Debentures	1,810,000.00	1,725,000.00	85,000.00—
Common Capital Stock	33,130,500.00	33,216,500.00	86,000.00—
Surplus	33,471,876.54	33,556,500.00	84,623.46—
Undivided Profits	21,764,295.45	21,731,696.00	32,689.45—
Capital Reserves	860,288.71	551,738.25	308,550.46—
	\$1,244,553,306.01	\$1,289,073,408.63	44,520,102.62—
		Decrease	44,520,102.62—

STATE BANKS	Dec. 31, 1974	Dec. 31, 1973
Loans as Percentage of Total Assets	54.19%	52.55%
Loans as Percentage of Total Deposits	61.10%	59.50%
Capital and Reserve a/c's as Percentage of Total Assets	8.11%	7.85%
Capital and Reserve a/c's as Percentage of Total Deposits	9.15%	8.89%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.91%	27.49%
Time Deposits as Percentage of Total Deposits I.P.C.	63.76%	61.50%
Demand Deposits as Percentage of Total Deposits I.P.C.	36.24%	38.50%

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1974	Dec. 31, 1973
Loans as Percentage of Total Assets	57.38%	56.57%
Loans as Percentage of Total Deposits	66.37%	65.06%
Capital and Reserve a/c's as Percentage of Total Assets	7.44%	7.24%
Capital and Reserve a/c's as Percentage of Total Deposits	8.61%	8.33%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	21.74%	23.99%
Time Deposits as Percentage of Total Deposits I.P.C.	65.27%	63.75%
Demand Deposits as Percentage of Total Deposits I.P.C.	34.73%	36.25%

*Data relating to National Banks obtained through the corporation of Helena Branch, Federal Reserve Bank of Minneapolis.

Aggregate Resources and Liabilities of (55) National Banks in Montana,
December 31, 1974 Compared with Reports of (54) National Banks,
December 31, 1973*

RESOURCES	Dec. 31, 1974	Dec. 31, 1973	Increase— Decrease—
Cash and Banks	\$ 214,227,904.98	\$ 161,810,246.97	\$ 52,417,658.01+
U.S. Government Bonds	114,656,482.01	139,940,865.45	25,284,383.44—
Federal Agency Bonds	46,331,837.73	40,591,081.01	5,740,756.72+
State and Municipal Bonds	241,183,062.05	204,638,966.77	36,544,095.28+
Other Securities	4,991,813.55	4,438,875.83	552,937.67+
Federal Funds Sold	71,157,234.41	35,816,000.00	35,341,234.41+
Loans and Discounts	1,004,133,156.36	818,114,331.41	186,018,824.92+
Premises, Furn. and Fix.	28,174,865.54	24,469,333.46	3,705,532.08+
Other Real Estate	1,462,730.79	1,191,797.54	270,933.25+
Other Assetst	23,560,907.80	15,290,950.12	8,269,957.68+
	\$1,749,879,995.22	\$1,446,303,051.61	\$303,576,943.58+
		Increase	\$303,576,943.58+

LIABILITIES	Dec. 31, 1974	Dec. 31, 1973	Increase— Decrease—
Demand Deposits of I.P.C.	\$ 452,320,738.36	\$ 396,037,050.55	\$ 56,283,687.81+
Time Deposits of I.P.C.	850,091,289.60	696,372,643.58	153,718,646.02+
U.S. Government Bonds	8,544,638.15	6,806,467.63	1,738,170.52+
Other Public Deposits	153,943,961.46	129,929,226.73	24,021,734.73+
Deposits of Comm'l. Banks	31,637,488.23	16,429,031.31	15,208,456.92+
Other Deposits	16,427,347.56	11,742,829.25	4,684,518.31+
Federal Funds Purchased	43,758,917.03	32,442,409.92	11,316,507.11+
Borrowed Funds	1,077,522.35	1,805,850.21	728,327.86—
Other Liabilities	81,809,176.15	49,764,103.22	32,045,072.93+
Reserve for Loan Losses	15,765,514.00	12,397,490.36	3,368,023.64+
Cap Notes and Debentures	64,400.00	315,000.00	250,600.00—
Common Capital Stock	9,765,000.00	8,650,000.00	1,115,000.00+
Surplus	39,931,500.00	31,507,000.00	8,424,500.00+
Undivided Profits	40,021,500.00	31,904,500.00	8,117,000.00+
Capital Reserves	23,613,992.15	19,033,122.16	4,580,869.99+
	\$1,749,879,995.22	\$1,446,303,051.61	\$303,576,943.58+
		Increase	\$303,576,943.58+

Grand Total—ALL BANKS	\$2,994,433,301.23	\$2,735,376,460.27	\$259,056,840.96+
IN MONTANA			

MONTANA STATE BANKS AND TRUST COMPANIES

Absaroke	Yellowstone Bank (1)
Absaroke	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Faithseed Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First State Bank
	First Citizens Bank (1)
	Valley State Bank
Boulder	Western Bank
Bozeman	First Boulder Valley Bank
	Western Bank
Bozeman	1st Security Bank (1)
Bridge	Bank of Bridger
Brooks	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Columbia	**Security Bank
Conrad	Farmers State Bank
	Ponderosa Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Easts	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
Hamilton	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank (1)
Hardin	Ravalli County Bank (1)
Harlem	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)

Helena	Bank of Montana (1)
	First Security Bank (1)
	Northern Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana (1)
Phillipsburg	First State Bank
	First Creek Valley Bank (1)
Pleynwood	Security State Bank
Poleon	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Scoey	Citizens State Bank
Shelby	First State Bank
	Tooie County State Bank
Slaty	**1st United Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valley	Valley Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Cut Bank	First National Bank
Dillon	First National Bank
Etahaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Gardiner	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Continental National Bank
	First National Bank
Lewistown	First National Bank
Llody	First National Bank
Livingston	United National Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Pleynwood	Montana National Bank
Red Lodge	United States National Bank
	Montana Bank of Red Lodge, N.A.
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Spgs.	First National Bank
Whitaur	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

Harold Pitts	Director
Department of Business Regulation	
L. W. Alke	Administrator
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
John Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
Jack Carpenter	Examiner
Mike Acuff	Examiner
Douglas Bouttillier	Examiner
John V. Curry	Examiner
Daniel Murphy	Examiner
Raymond Blackman	Examiner
Candace Blazina	Examiner
Paul Brodt	Examiner
Chris Olson	Examiner

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ABSTRACT OF REPORTS
MONTANA
and
State Banks
Trust Companies
National Banks
June 30, 1976



Aggregate Resources and Liabilities of (99) State Banks and (2) Trust Companies, June 30, 1975 Compared with Reports of (97) State Banks and (2) Trust Companies, June 30, 1974

RESOURCES:	June 30, 1975	June 30, 1974	Increase+	Decrease+
Cash and Banks	\$ 117,766,994.01	\$ 120,440,639.43	\$ 2,673,735.39	
U.S. Government Bonds	145,447,983.75	132,451,029.94	13,006,953.81	
Federal Agency Bonds	148,087.35	70,524,219.07	8,924,447.40	
State and Municipal Bonds	174,226,210.77	175,196,148.97	959,937.30	
Other Securities	3,915,959.53	2,154,392.40	1,761,567.13	
Federal Funds Sold	30,405,000.00	23,000,000.00	7,405,000.00	
Loans and Discounts	707,882,938.39	761,947,147.05	54,064,208.66	
Premises, Furn. & Fix	21,893,820.48	23,455,501.65	1,561,681.17	
Other Real Estate	1,108,473.61	1,323,122.08	214,648.47	
Other Assets	13,137,842.15	12,415,745.98	722,096.87	
	\$1,314,442,880.07	\$1,342,907,945.85	\$ 28,465,065.78	

LIABILITIES	June 30, 1975	June 30, 1974	Increase+	Decrease+
Demand Deposits of I.P.C.	\$ 341,001,761.39	\$ 353,918,381.28	\$ 12,916,619.89	
Time Deposits of I.P.C.	667,226,286.34	657,779,562.32	9,446,724.02	
U.S. Gov. Deposits	6,994,512.54	9,743,539.94	2,749,027.40	
Other Pub. Deposits	132,806,577.98	125,611,874.15	7,194,703.83	
Deposits of Comm'l. Banks	6,357,289.41	12,857,946.33	6,500,656.92	
Other Deposits	10,588,476.81	10,704,285.44	115,808.63	
Federal Funds Purchased	8,103,000.00	21,704,237.29	13,601,237.29	
Borrowed Funds	-0-	8,591,799.94	8,591,799.94	
Other Liabilities	33,871,150.45	35,039,143.60	1,168,293.15	
Reserve for Loan Losses	10,168,381.84	10,633,663.93	464,684.09	
Reserves on Securities	387,676.00	1,430,492.34	1,042,816.34	
Cap. Notes and Debentures	1,395,000.00	1,810,000.00	415,000.00	
Common Capital Stock	37,017,500.00	33,865,000.00	3,152,500.00	
Surplus	37,290,074.00	36,262,949.11	1,027,124.89	
Undivided Profits	20,346,244.66	21,292,081.93	745,837.27	
Capital Reserves	658,948.55	663,286.25	25,662.30	
	\$1,314,442,879.97	\$1,342,907,945.85	\$ 28,465,065.88	

STATE BANKS	June 30, 1975	June 30, 1974
Loans as Percentage of Total Assets	53.80%	56.74%
Loans as Percentage of Total Deposits	60.70%	65.09%
Capital and Reserve a/c's as Percentage of Total Assets	8.18%	7.96%
Capital and Reserve a/c's as Percentage of Total Deposits	9.23%	9.14%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	22.59%	23.31%
Time Deposits as Percentage of Total Deposits I.P.C.	66.18%	65.02%
Demand Deposits as Percentage of Total Deposits I.P.C.	33.82%	34.98%

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1975 Compared with Reports of June 30, 1974

RESOURCES:	June 30, 1975	June 30, 1974	Increase+	Decrease+
Cash and Banks	\$ 193,917,382.35	\$ 141,715,127.70	\$ 52,202,254.65	
U.S. Government Bonds	123,862,843.74	117,766,676.06	6,096,077.68	
Federal Agency Bonds	65,539,523.45	45,442,596.19	20,096,927.26	
State & Municipal Bonds	261,133,361.12	223,615,500.34	37,517,860.78	
Other Securities	6,504,587.66	4,226,118.17	2,278,469.49	
Federal Funds Sold	53,809,883.88	23,849,375.00	29,960,508.88	
Loans and Discounts	1,049,145,049.15	889,968,124.60	159,176,924.55	
Premises, Furn. and Fix	30,139,968.86	25,229,011.31	4,910,957.55	
Other Real Estate	2,381,828.75	1,213,447.25	1,168,381.50	
Other Assets	24,636,860.36	17,362,300.06	7,274,560.30	
	\$1,811,071,289.32	\$1,490,388,366.68	\$ 320,682,922.64	

LIABILITIES	June 30, 1975	June 30, 1974	Increase+	Decrease+
Demand Deposits of I.P.C.	\$ 434,430,695.31	\$ 361,438,759.47	\$ 72,991,935.81	
Time Deposits of I.P.C.	924,850,010.62	746,563,831.96	178,286,178.66	
U.S. Gov. Deposits	6,917,856.22	9,047,748.56	2,129,892.34	
Other Public Deposits	152,924,147.28	130,240,693.12	22,683,454.16	
Deposits of Comm'l. Banks	22,092,687.75	14,090,862.61	8,001,825.14	
Other Deposits	14,552,938.24	12,322,618.07	2,230,320.17	
Federal Funds Purchased	47,161,628.43	48,173,043.96	1,011,415.53	
Borrowed Funds	1,124,552.91	7,660,320.83	6,535,767.89	
Other Liabilities	71,959,035.12	51,088,167.85	20,890,867.27	
Reserve for Loan Losses	14,792,332.40	13,225,528.68	1,566,803.72	
Reserves on Securities	180,400.00	309,400.00	129,000.00	
Cap. Notes and Debentures	10,500,000.00	9,197,000.00	1,303,000.00	
Common Capital Stock	44,266,250.00	35,251,500.00	9,014,750.00	
Surplus	44,276,250.00	35,171,500.00	9,104,750.00	
Undivided Profits	20,767,894.68	15,383,115.38	5,374,779.30	
Capital Reserves	274,570.33	1,238,334.19	963,763.86	
	\$1,811,071,289.32	\$1,490,388,366.68	\$ 320,682,922.64	

Grand Total—ALL BANKS IN MONTANA	\$3,125,514,169.29	\$2,833,296,312.53	\$ 292,217,856.86	
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SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

NATIONAL BANKS	June 30, 1975	June 30, 1974
Loans as Percentage of Total Assets	57.93%	59.71%
Loans as Percentage of Total Deposits	67.41%	69.87%
Capital and Reserve a/c's as Percentage of Total Assets	7.46%	7.37%
Capital and Reserve a/c's as Percentage of Total Deposits	8.68%	8.62%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.43%	20.37%
Time Deposits as Percentage of Total Deposits I.P.C.	68.04%	67.38%
Demand Deposits as Percentage of Total Deposits I.P.C.	31.96%	32.62%

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Bel	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1)
	Valley State Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1)
	Western Bank
Brader	Bank of Brader
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Eanis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
Hamilton	The Village Bank
	Citizens State Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Have	Citizens Bank of Montana (1)
	First Security Bank (1)

Helena	Bank of Montana (1)
	Northwestern Bank of Helena (1)
	**Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
Lewistown	The Yellowstone Bank (1)
Lincoln	Northwestern Bank of Lewistown
Livingston	The First Bank of Lincoln
Malla	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co. (1)
Missoula	First Citizens Bank (1)
	Montana Bank of South Missoula
	Missoula Bank of Montana (1)
Philipsburg	First Creek Valley Bank (1)
Pineywood	Security State Bank
Poison	First Citizens Bank (1)
Poplar	Security State Bank (1)
Ronan	Traders State Bank
Roundup	Ronan State Bank (1)
Rudyard	First Security Bank
St. Ignace	Farmers Merchants Bank of Montana
Seeley	Lake County Bank (1)
Shelby	Citizens State Bank
	First State Bank
	Toole County State Bank
Sidney	**1st United Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valter	Valter Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
 **Opened May 15, 1975
 *Opened June 9, 1975
 ***Organized December 31, 1975

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First National Bank
	Midland National Bank
	Security Bank of N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Charles Fork National Bank
Gerardine	First National Bank
Glasgow	First National Bank
Glendive	First Security Bank of Montana, N.A.
Great Falls	First National Bank
	First Westside National Bank
Harlowton	Northwestern National Bank
Have	Continental National Bank
Helena	First National Bank
	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Pineywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
Richey	United States National Bank
Roundup	Montana Bank of Richey, N.A.
	Montana Bank of Roundup, N.A.
Sidney	Richard National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Spgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

ABSTRACT OF REPORTS OF CONDITION OF MONTANA

State Banks
 and
 Trust Companies
 National Banks

December 31, 1975



Harold Pitts	Director
Department of Business Regulation	
L. W. Alke	Administrator
Frank J. Skutera	Sr. Bank Examiner
George Schlosser	Examiner
Jon Weston Rhoads	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
Jack Carpenter	Examiner
Mike Acuff	Examiner
Douglas Boutlier	Examiner
John V. Curry	Examiner
Daniel Murphy	Examiner
Raymond Blackman	Examiner
Candace Blazina	Examiner
Paul Brodt	Examiner
Chris Olson	Examiner
Ramona Turnbull	Examiner
Montel Livingston	Secretary
Myrt Hemel	Statistician

Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies,
December 31, 1975 Compared with Reports of (97) State Banks and (2)
Trust Companies, December 31, 1974

RESOURCES:	December 31, 1975	December 31, 1974	Decrease— Increase—
Cash and Banks	\$ 131,514,968.94	\$ 123,002,238.48	\$ 8,512,730.46 +
U.S. Government Bonds	182,031,720.69	140,924,872.74	41,106,847.95 +
Federal Agency Bonds	14,850,574.54	172,163,007.03	2,797,167.51 +
State & Municipal Bonds	18,759,578.53	27,713,340.73	27,713,340.73 +
Other Securities	3,361,358.63	158,040,733.81	939,723.92 +
Federal Funds Sold	33,865,221.01	28,579,797.80	2,749,797.80 +
Loans and Discounts	75,180,175.40	674,383,059.65	76,702,161.36 +
Premises, Furn. & Fix.	21,191,175.40	29,793,059.07	1,465,116.33 +
Other Real Estate	1,285,514.71	1,147,370.17	21,274.07 +
Other Assets	12,786,632.91	11,147,370.17	1,639,282.77 +
	\$1,400,709,157.33	\$1,244,553,306.01	\$ 156,155,851.32 +
Increase			\$ 156,155,851.32 +

LIABILITIES	December 31, 1975	December 31, 1974	Decrease— Increase—
Demand Deposits of I.P.C.	\$ 388,245,993.44	\$ 344,248,950.10	\$ 43,997,043.34 +
Time Deposits of I.P.C.	713,048,516.53	605,679,158.17	107,369,358.36 +
U.S. Gov. Deposits	4,523,331.91	9,565,475.04	5,042,143.13 +
Other Pub. Deposits	120,891,387.62	126,106,471.76	5,245,084.14 +
Deposits of Comm'l. Banks	8,112,624.49	7,786,581.70	326,042.79 +
Other Deposits	12,786,453.86	10,334,054.33	2,452,399.53 +
Federal Funds Purchased	5,253,000.00	6,227,797.80	974,797.80 +
Borrowed Funds	119,247.88	1,012,749.04	893,501.16 +
Other Liabilities	36,069,631.35	32,554,323.44	3,515,327.91 +
Reserve for Loan Losses	10,730,854.19	9,659,342.35	1,071,511.84 +
Reserves on Securities	275,874.00	341,941.58	66,067.58 +
Cap. Notes and Debentures	1,745,000.00	1,810,000.00	65,000.00 +
Common Capital Stock	40,302,500.00	33,130,000.00	7,172,500.00 +
Surplus	40,447,692.56	33,471,876.54	6,975,816.02 +
Undivided Profits	17,605,029.50	21,764,295.45	4,159,265.95 +
Capital Reserves	582,000.00	860,288.71	278,288.71 +
	\$1,400,709,157.33	\$1,244,553,306.01	\$ 156,155,851.32 +
Increase			\$ 156,155,851.32 +

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	December 31, 1975	December 31, 1974
Loans as Percentage of Total Assets	53.62%	54.19%
Loans as Percentage of Total Deposits	60.20%	61.10%
Capital and Reserve a/c's as Percentage of Total Assets	7.97%	8.11%
Capital and Reserve a/c's as Percentage of Total Deposits	8.95%	9.15%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	25.13%	23.91%
Time Deposits as Percentage of Total Deposits I.P.C.	64.75%	63.76%
Demand Deposits as Percentage of Total Deposits I.P.C.	35.25%	36.24%

Aggregate Resources and Liabilities of (55) National Banks in Montana,
December 31, 1975 Compared with Reports of 55 National Banks
December 31, 1974

RESOURCES:	December 31, 1975	December 31, 1974	Decrease— Increase—
Cash and Banks	\$ 247,653,000.00	\$ 214,227,904.98	\$ 33,425,095.02 +
U.S. Government Bonds	145,035,000.00	114,656,482.01	30,378,517.99 +
Federal Agency Bonds	57,894,000.00	46,331,837.73	11,562,162.27 +
State & Municipal Bonds	272,321,000.00	241,183,962.65	31,137,037.35 +
Other Securities	7,561,000.00	4,991,513.53	2,569,486.45 +
Federal Funds Sold	72,243,000.00	71,157,234.41	1,085,765.59 +
Loans and Discounts	1,005,180,000.00	1,004,133,156.36	1,046,843.64 +
Premises, Furn. & Fix.	109,322,000.00	28,174,865.51	\$1,147,133.46 +
Other Real Estate	6,464,000.00	1,462,730.79	5,001,269.21 +
Other Assets	23,767,000.00	23,560,907.80	206,092.20 +
	\$1,749,879,995.22	\$1,749,879,995.22	\$ 197,566,004.78 +
Increase			\$ 197,566,004.78 +

LIABILITIES	December 31, 1975	December 31, 1974	Decrease— Increase—
Demand Deposits of I.P.C.	\$ 477,724,000.00	\$ 452,320,738.36	\$ 25,403,261.64 +
Time Deposits of I.P.C.	986,323,000.00	850,091,289.60	136,231,710.40 +
U.S. Gov. Deposits	6,672,000.00	8,344,638.15	1,672,638.15 +
Other Public Deposits	137,664,000.00	133,943,968.23	3,720,031.77 +
Deposits of Comm'l. Banks	37,377,000.00	31,637,498.23	5,739,501.77 +
Other Deposits	17,170,000.00	16,427,347.56	742,652.44 +
Federal Funds Purchased	50,239,000.00	43,758,917.03	6,480,082.97 +
Borrowed Funds	452,000.00	1,077,322.35	625,322.35 +
Other Liabilities	86,536,000.00	61,809,176.15	24,726,823.85 +
Reserve for Loan Losses	16,974,000.00	15,765,314.00	1,208,686.00 +
Reserves on Securities	128,000.00	64,400.00	63,600.00 +
Cap. Notes & Debentures	12,725,000.00	9,765,000.00	2,960,000.00 +
Common Capital Stock	51,124,000.00	39,931,500.00	11,192,500.00 +
Surplus	40,021,500.00	40,021,500.00	11,348,500.00 +
Undivided Profits	14,634,000.00	23,613,992.15	8,979,992.15 +
Capital Reserves	314,000.00	1,107,000.18	793,000.18 +
	\$1,749,879,995.22	\$1,749,879,995.22	\$ 197,566,004.78 +
Increase			\$ 197,566,004.78 +

Grand Total—ALL BANKS IN MONTANA	\$3,348,155,157.33	\$2,994,433,301.23	\$ 353,721,856.10 +
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NATIONAL BANKS	December 31, 1975	December 31, 1974
Loans as Percentage of Total Assets	51.62%	57.38%
Loans as Percentage of Total Deposits	60.45%	66.37%
Capital and Reserve a/c's as Percentage of Total Assets	7.56%	7.44%
Capital and Reserve a/c's as Percentage of Total Deposits	8.86%	8.61%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.61%	21.74%
Time Deposits as Percentage of Total Deposits I.P.C.	67.37%	65.27%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.63%	34.73%

*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Bellevue	Montana Bank of Bellevue
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First State Bank
Boulder	Valley State Bank
Bozeman	Western State Bank
Bozeman	1st Security Bank (1)
Brader	Bank of Brader
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Citroque	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
Conrad	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	First Security Bank
Dillon	Farmers State Bank (1)
Dutton	State Bank & Trust Co.
Etna	Dutton State Bank
Fairview	First Madison Valley Bank
Forsyth	Montana Bank of Fairview
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
Hamilton	Eastside Bank of Montana
Hamilton	First Trust Co. of Montana
Hardin	Trust Corporation of Montana (1)
Harlem	The Village Bank
Havre	Citizens State Bank (1)
Havre	Big Horn Bank
Havre	Little Horn State Bank
Havre	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Havre	First Security Bank (1)

Helena	Bank of Montana (1)
Helena	First Security Bank of Helena (1)
Helena	Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank
Kalispell	Valley Bank of Kalispell
Laurel	The First Security Bank (1)
Lewistown	The Yellowstone Bank (1)
Lincoln	Northwestern Bank of Lewistown
Livingston	The First Bank of Lincoln
Malta	First Security Bank (1)
Manhattan	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
Missoula	First Security Bank & Trust Co.
Phillipsburg	First Security Bank (1)
Phillipsburg	Montana Bank of South Missoula
Pleasant	Missoula Bank of Montana (1)
Pleasant	First Creek Valley Bank (1)
Pleasant	Security State Bank
Pleasant	First Citizens Bank (1)
Pleasant	Security State Bank (1)
Pleasant	Polson
Pleasant	Security State Bank (1)
Pleasant	Traders State Bank
Pleasant	Ronan State Bank (1)
Pleasant	First Security Bank
Pleasant	Farmers Merchants Bank of Montana
Pleasant	St. Ignace
Pleasant	Lake County Bank (1)
Pleasant	Citizens State Bank
Pleasant	First State Bank
Pleasant	Toole County State Bank
Pleasant	1st United Bank
Pleasant	Sheridan
Pleasant	Bank of Sheridan
Pleasant	Stanford
Pleasant	Basin State Bank (1)
Pleasant	Stevensville
Pleasant	Montana Bank of Mineral County
Pleasant	Superior
Pleasant	State Bank of Terry (1)
Pleasant	Thompson Falls
Pleasant	First State Bank of Montana (1)
Pleasant	Three Forks
Pleasant	Security Bank of Three Forks
Pleasant	Townsend
Pleasant	State Bank of Townsend (1)
Pleasant	Valter
Pleasant	Valter Bank of Montana
Pleasant	Victor
Pleasant	Farmers State Bank (1)
Pleasant	W. Yellowstone
Pleasant	First Security Bank
Pleasant	Whitish
Pleasant	First State Bank of Whitish
Pleasant	Whitehall
Pleasant	Whitehall State Bank
Pleasant	Worden
Pleasant	Farmers State Bank (1)
Pleasant	(1) Members Federal Reserve Bank
Pleasant	*Organized December 31, 1975

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	*Glacier National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First Northwestern National Bank
Eureka	First National Bank
Fairfield	First National Bank
Promberg	Charles Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First Security Bank of Montana, N.A.
Great Falls	First National Bank
Harlowton	First National Bank
Harlowton	First Westside National Bank
Have	Northwestern National Bank
Helena	First National Bank
Hinsdale	First National Bank & Trust Co.
Hysham	First National Bank
Kalispell	Conrad National Bank
Kalispell	First Northwestern National Bank
Lewistown	First National Bank
Lobby	First National Bank
Livingston	First National Bank
Miles City	First National Park Bank
Missoula	First National Park Bank
Missoula	First National Montana Bank of Missoula
Plains	Southside National Bank
Pleasant	Western Montana National Bank
Pleasant	First National Bank
Pleasant	Montana National Bank
Pleasant	Montana Bank of Red Lodge, N.A.
Pleasant	United States National Bank
Pleasant	Montana Bank of Rice, N.A.
Pleasant	Roundup
Pleasant	Montana Bank of Roundup, N.A.
Pleasant	Richland National Bank
Pleasant	Slaney
Pleasant	Slaney National Bank
Pleasant	Twin Bridges
Pleasant	First National Bank
Pleasant	Whitish
Pleasant	First National Bank
Pleasant	White Sul. Spgs.
Pleasant	First National Bank
Pleasant	Wibaux
Pleasant	First National Bank
Pleasant	Wolf Point
Pleasant	Citizens First National Bank
Pleasant	Western National Bank
Pleasant	*Opened May 10, 1976

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ASSOCIATION OF REPORTS
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MONTANA

No. 214

State Banks
and
Trust Companies

National Banks

June 30, 1976

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Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies, June 30, 1976 Compared with Report of (99) State Banks and (3) Trust Companies, June 30, 1975

RESOURCES:	June 30, 1976	June 30, 1975	Decrease— Increase+
Cash and Banks.....	\$ 112,318,000.00	\$ 117,766,904.04	\$ 5,448,904.04—
U.S. Government Bonds.....	3,819,000.00	1,514,177,983.75	37,101,036.25+
Federal Agency Bonds.....	22,000.00	79,448,667.35—	1,536,667.35—
State and Municipal Bonds.....	1,553,722,000.00	174,236,210.77	14,135,789.23—
Other Securities.....	3,237,000.00	3,915,959.53	678,959.53—
Federal Funds Sold.....	31,932,000.00	50,405,000.00—	18,473,000.00—
Loans and Discounts.....	790,081,000.00*	707,082,038.39	82,998,961.61+
Premises, Furn. & Fix.....	23,303,000.00	21,883,820.48	1,409,179.52+
Other Real Estate.....	14,981,000.00	1,108,473.61	80,526.39+
Other Assets.....	14,981,000.00	13,137,842.15	1,843,157.85+
	\$1,425,874,000.00	\$1,314,442,880.07	\$ 111,431,119.93+

LIABILITIES:	June 30, 1976	June 30, 1975	Decrease— Increase+
Demand Deposits of I.P.C....	\$ 366,234,000.00	\$ 341,001,761.39	\$ 25,232,238.61+
Time Deposits of I.P.C.....	775,277,000.00	687,226,286.34	108,050,713.66+
U.S. Government Deposits.....	4,677,000.00	6,994,512.54	2,317,512.54—
Other Public Deposits.....	126,302,000.00	132,806,577.98	6,504,577.98—
Deposits of Comm'l. Banks.....	6,906,000.00	6,357,289.41	548,710.59+
Other Deposits.....	11,431,000.00	10,388,476.81	850,523.19+
Federal Funds Purchased.....	12,011,000.00	8,103,000.00	3,908,000.00+
Borrowed Funds.....	621,000.00	-0-	621,000.00+
Other Liabilities.....	12,147,000.00	33,871,150.45	21,724,150.45—
Reserve for Loan Losses.....	-0-	10,168,381.84	10,168,381.84—
Reserves on Securities.....	1,700,000.00	387,676.00	387,676.00—
Cap. Notes and Debentures.....	40,806,000.00	305,000.00+	305,000.00+
Common Capital Stock.....	40,993,000.00	37,017,500.00	3,788,500.00+
Surplus.....	21,696,000.00	37,290,074.00	3,702,926.00+
Undivided Profits.....	2,063,000.00	20,546,244.76	4,149,755.24+
Capital Reserves.....	2,063,000.00	688,948.55	1,376,051.45+
	\$1,425,874,000.00	\$1,314,442,880.07	\$ 111,431,119.93+

*After deduction of \$8,327,000. Reserve for Loan Losses.

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1976 Compared With Reports of (55) National Banks

RESOURCES:	June 30, 1976	June 30, 1975	Decrease— Increase+
Cash and Banks.....	\$ 193,060,000.00	\$ 193,917,392.35	\$ 5,142,617.65+
U.S. Government Bonds.....	147,400,000.00	123,862,813.74	23,537,186.26+
Federal Agency Bonds.....	57,900,000.00	63,329,522.45	7,630,522.45—
State and Municipal Bonds.....	281,874,000.00	261,133,161.12	20,740,838.88+
Other Securities.....	6,116,000.00	6,504,587.66	388,587.66—
Federal Funds Sold.....	45,696,000.00	53,809,883.83	8,113,883.83—
Loans and Discounts.....	1,161,706,000.00	1,049,115,049.15	53,562,950.89+
Premises, Furn. & Fix.....	3,306,000.00	3,129,968.86	3,426,031.14+
Other Real Estate.....	3,550,000.00	2,381,825.75	968,174.25+
Other Assets.....	27,060,000.00	24,636,860.36	2,423,139.64+
	\$1,906,739,000.00	\$1,811,071,289.32	\$ 95,667,710.68+

LIABILITIES:	June 30, 1976	June 30, 1975	Decrease— Increase+
Demand Deposits of I.P.C....	\$ 439,053,000.00	\$ 434,430,685.31	\$ 4,622,304.69+
Time Deposits of I.P.C.....	1,049,327,000.00	924,850,010.62	124,476,989.38+
U.S. Government Deposits.....	6,311,000.00	6,917,856.22	376,856.22—
Other Public Deposits.....	150,883,000.00	152,924,147.28	2,041,147.28—
Deposits of Comm'l. Banks.....	33,664,000.00	22,092,687.75	11,571,312.25+
Other Deposits.....	15,020,000.00	14,552,998.24	467,001.76+
Federal Funds Purchased.....	41,452,000.00	47,161,698.43	5,709,698.43—
Borrowed Funds.....	1,887,000.00	1,124,532.91	762,467.06+
Other Liabilities.....	26,322,000.00	71,959,055.12	45,437,055.12—
Reserve for Loan Losses.....	-0-	14,792,352.40	14,792,352.40—
Reserves on Securities.....	-0-	180,400.00	180,400.00—
Cap. Notes and Debentures.....	12,725,000.00	10,500,000.00	2,225,000.00+
Common Capital Stock.....	51,635,000.00	44,266,250.00	7,368,750.00+
Surplus.....	51,730,000.00	44,276,250.00	7,453,750.00+
Undivided Profits.....	23,089,000.00	20,767,894.68	2,321,105.32+
Capital Reserves.....	3,211,000.00	274,570.33	2,936,429.67+
	\$1,906,739,000.00	\$1,811,071,289.32	\$ 95,667,710.68+

*After deduction of \$12,506,000. Reserve for Loan Losses.

Grand Total ALL BANKS
IN MONTANA.....\$3,332,613,000.00 \$3,125,514,169.39 \$ 207,098,830.61+
**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA *

STATE BANKS	June 30, 1976	June 30, 1975	NATIONAL BANKS	June 30, 1976	June 30, 1975
Loans as Percentage of Total Assets.....	55.67%	53.80%	Loans as Percentage of Total Assets.....	58.21%	57.93%
Loans as Percentage of Total Deposits.....	61.85%	60.70%	Loans as Percentage of Total Deposits.....	65.93%	67.41%
Capital and Reserve a/c's as Percentage of Total Assets.....	8.27%	8.18%	Capital and Reserve a/c's as Percentage of Total Assets.....	8.07%	7.46%
Capital and Reserve a/c's as Percentage of Total Deposits.....	9.19%	9.23%	Capital and Reserve a/c's as Percentage of Total Deposits.....	9.14%	8.68%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....	22.84%	22.59%	Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....	20.45%	20.43%
Time Deposits as Percentage of Total Deposits I.P.C.....	67.92%	66.18%	Time Deposits as Percentage of Total Deposits I.P.C.....	70.50%	68.04%
Demand Deposits as Percentage of Total Deposits I.P.C.....	32.08%	33.82%	Demand Deposits as Percentage of Total Deposits I.P.C.....	29.50%	31.96%

*Ratios for 1976 not precisely comparable to 1975 ratios due to changes in reporting Reserves for Loan Losses and Unearned Income on Loans.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First State Bank
	First Citizens Bank (1)
	Valley State Bank
Boulder	Western Bank
Bozeman	Western State Bank
	First Boulder Valley Bank
	1st Security Bank (1)
	Western Bank
Bridge	Bank of Bridge
Brookings	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Emms	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
Hamilton	The Village Bank
	Citizens State Bank
	Raynall County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)

Helena	Bank of Montana (1)
	First Security Bank (1)
	Northern Bank of Helena (1)
Jordan	Northwestern Union Trust Co. (1)
Kalspell	Garfield County Bank
	First Security Bank
	Valley Bank of Kalspell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co. (1)
Missoula	First Security Bank (1)
	First Citizens Bank (1)
	Montana Bank of South Missoula
	Missoula Bank of Montana (1)
	Plum Creek Valley Bank (1)
Phillipsburg	Security State Bank
Pineywood	Security State Bank
	First Citizens Bank (1)
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Slidely	1st United Bank (1)
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valter	Valter Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worland	Farmers State Bank (1)
(1)	Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Bellings	First Northwestern National Bank
	Midland National Bank
	Security Bank N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	Miners Bank of Browning, N.A.
Butte	Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Enklaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Gerardine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Western National Bank
Harlowton	Northwestern National Bank
	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysman	First National Bank
Kalspell	Conrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	United National Bank
Miles City	First National Park Bank
Missoula	First National Bank
	First National Montana Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Pineywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Slidely	Richland National Bank
	Slidely National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Spgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

*Opened May 10, 1976

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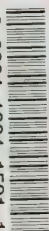
MONTANA

State Banks
and
Trust Companies

National Banks

December 31, 1976

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Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies, December 31, 1976 Compared with Reports of (99) State Banks and (3) Trust Companies, December 31, 1975

RESOURCES:	December 31, 1976	December 31, 1975	Decrease— Increase—
Cash and Banks	\$ 132,790,000.00	\$ 131,514,968.94	\$ 1,275,031.06 +
U.S. Government Bonds	194,464,000.00	182,031,720.69	12,372,279.31 +
Federal Agency Bonds	76,687,000.00	74,890,574.54	1,796,425.46 +
State and Municipal Bonds	191,390,000.00	185,754,074.54	8,635,925.46 +
Other Securities	2,916,000.00	2,361,528.63	413,528.63 +
Federal Funds Sold	40,332,000.00	35,830,000.00	4,502,000.00 +
*Loans and Discounts	807,610,000.00	740,304,366.82	67,305,633.18 +
Premises, Furn. & Fix.	69,467,000.00	22,190,175.40	47,076,824.60 +
Other Real Estate	3,000,000.00	1,261,240.64	2,095,759.36 +
Other Assets	15,881,000.00	12,786,652.94	3,094,347.06 +
	\$1,537,667,000.00	\$1,389,928,303.14	\$ 147,738,696.86 +

LIABILITIES	December 31, 1976	December 31, 1975	Decrease— Increase—
Demand Deposits of I.P.C.	\$ 396,735,000.00	\$ 388,245,993.44	\$ 8,489,006.56 +
Time Deposits of I.P.C.	822,923,000.00	713,048,516.53	109,874,483.47 +
U.S. Gov. Deposits	7,479,000.00	4,523,331.91	2,955,668.09 +
Other Pub. Deposits	144,830,000.00	120,861,387.62	23,968,612.38 +
Deposits on Comm'l. Banks	7,739,000.00	8,112,624.49	373,624.49 -
Other Deposits	13,896,000.00	12,786,453.86	1,109,546.14 +
Federal Funds Purchased	15,550,000.00	5,253,000.00	10,297,000.00 +
Borrowed Funds	109,000.00	119,247.88	10,247.88 -
Other Liabilities	13,350,000.00	36,069,651.35	22,719,651.35 -
Reserves on Securities	-0-	225,874.00	225,874.00 -
Cap. Notes & Debentures	2,283,000.00	1,745,000.00	538,000.00 +
Common Capital Stock	44,966,000.00	40,302,500.00	4,663,500.00 +
Surplus	44,873,000.00	40,447,692.56	4,425,307.44 +
Undivided Profits	20,847,000.00	17,605,029.50	3,241,970.50 +
Capital Reserves	2,087,000.00	582,000.00	1,505,000.00 +
	\$1,537,667,000.00	\$1,389,928,303.14	\$ 147,738,696.86 +
*After Deduction of Loan Loss Reserves	\$ 8,847,000.00	\$ 10,780,854.19	\$ 10,780,854.19 -

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1976 Compared with Reports of (55) National Banks

RESOURCES:	December 31, 1976	December 31, 1975	Decrease— Increase—
Cash and Banks	\$ 215,972,000.00	\$ 247,653,000.00	\$ 31,681,000.00 -
U.S. Government Bonds	146,130,000.00	145,585,000.00	545,000.00 +
Federal Agency Bonds	62,696,000.00	57,894,000.00	4,802,000.00 +
State and Municipal Bonds	273,600,000.00	279,100,000.00	5,500,000.00 -
Other Securities	6,339,000.00	7,361,000.00	1,022,000.00 -
Federal Funds Sold	94,057,000.00	72,213,000.00	21,844,000.00 +
*Loans and Discounts	1,167,433,000.00	988,206,000.00	179,227,000.00 +
Premises, Furn. & Fix.	36,167,000.00	100,322,000.00	64,155,000.00 -
Other Real Estate	4,783,000.00	6,464,000.00	1,681,000.00 -
Other Assets	24,884,000.00	23,767,000.00	1,117,000.00 +
	\$2,032,241,000.00	\$1,930,472,000.00	\$ 101,769,000.00 +

LIABILITIES	December 31, 1976	December 31, 1975	Decrease— Increase—
Demand Deposits of I.P.C.	\$ 492,820,000.00	\$ 477,724,000.00	\$ 15,096,000.00 +
Time Deposits of I.P.C.	1,099,923,000.00	986,323,000.00	113,600,000.00 +
U.S. Gov. Deposits	8,131,000.00	6,672,000.00	1,479,000.00 +
Other Public Deposits	157,340,000.00	137,664,000.00	19,676,000.00 +
Deposits of Comm'l. Banks	36,579,000.00	37,377,000.00	798,000.00 -
Other Deposits	14,922,000.00	17,170,000.00	2,248,000.00 -
Federal Funds Purchased	46,063,000.00	50,239,000.00	4,176,000.00 -
Borrowed Funds	655,000.00	452,000.00	203,000.00 +
Other Liabilities	25,945,000.00	86,556,000.00	60,611,000.00 -
Reserves on Securities	-0-	128,000.00	128,000.00 -
Cap. Notes & Debentures	15,303,000.00	12,725,000.00	2,578,000.00 +
Common Capital Stock	56,169,000.00	51,124,000.00	5,045,000.00 +
Surplus	56,275,000.00	51,370,000.00	4,905,000.00 +
Undivided Profits	18,648,000.00	14,634,000.00	4,014,000.00 +
Capital Reserves	3,448,000.00	314,000.00	3,134,000.00 +
	\$2,032,241,000.00	\$1,930,472,000.00	\$ 101,769,000.00 +
*After Deduction of Loan Loss Reserves	\$ 11,016,000.00	\$ 16,974,000.00	\$ 16,974,000.00 -
Grand Total—ALL BANKS IN MONTANA	\$3,569,908,000.00	\$3,320,400,303.14	\$ 249,507,696.86 +

*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA *

STATE BANKS	December 31, 1976	December 31, 1975
Loans as Percentage of Total Assets	52.79%	53.62%
Loans as Percentage of Total Deposits	58.59%	60.20%
Capital and Reserve a/c's as Percentage of Total Assets	8.01%	7.97%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.95%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.48%	25.13%
Time Deposits as Percentage of Total Deposits I.P.C.	67.47%	64.75%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.53%	35.25%

NATIONAL BANKS	December 31, 1976	December 31, 1975
Loans as Percentage of Total Assets	57.68%	51.62%
Loans as Percentage of Total Deposits	65.12%	60.45%
Capital and Reserve a/c's as Percentage of Total Assets	7.87%	7.56%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.86%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.01%	23.61%
Time Deposits as Percentage of Total Deposits I.P.C.	69.06%	67.37%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.94%	32.63%

*Ratios for 1976 not precisely comparable to 1975 ratios due to changes in reporting Reserves for Loan Losses and Unearned Income on Loans.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)	Helena	Bank of Montana (1) First Security Bank (1) Northwestern Union Trust Co. (1)
Anaconda	First Security Bank	Jordan	Garfield County Bank
Ashland	Cheyenne Western Bank (1)	Kalspell	Valley Bank of Kalspell First Security Bank (1)
Baker	The Bank of Baker	Laurel	The Yellowstone Bank (1)
Belgrade	Montana Bank of Belgrade	Lewistown	Northwestern Bank of Lewistown
Belt	Belt Valley Bank (1)	Lincoln	The First Bank of Lincoln
Big Fork	Flinthead Bank	Livingston	First Security Bank (1)
Big Sandy	Northwestern Bank of Montana	Malta	First Security Bank (1)
Big Timber	Citizens Bank & Trust Co. (1)	Manhattan	Manhattan State Bank
Billings	First State Bank First Citizens Bank (1) *Himrock Bank Valley State Bank Western State Bank	Miles City	First Citizens Bank First Security Bank & Trust Co. (1)
Boulder	First Boulder Valley Bank	Missoula	First Security Bank (1) Montana Bank of South Missoula Missoula Bank of Montana (1) Pint Creek Valley Bank (1)
Bozeman	1st Security Bank (1) Western Bank	Phillipsburg	Security State Bank
Bridge	Bank of Bridger	Pineywood	Security State Bank
Broadus	Powder River County Bank (1)	Polson	First Citizens Bank (1) Security State Bank (1)
Butte	First Metals Bank & Trust Co. (1)	Poplar	Traders State Bank
Cascade	Stockmens Bank (1)	Ronan	Ronan State Bank (1)
Chester	Liberty Bank of Montana (1)	Roundup	First Security Bank
Chinook	Blaine Bank of Montana (1)	Rudyard	Farmers Merchants Bank of Montana
Choteau	Citizens State Bank (1)	St. Ignace	Lake County Bank (1)
Columbia Falls	Bank of Columbia Falls	Scobey	Citizens State Bank
Columbia	The Yellowstone Bank (1)	Shelby	First State Bank Toole County State Bank
Colstrip	Security Bank	Silney	1st United Bank (1)
Conrad	Farmers State Bank	Shepherd	Bank of Sheridan
Culbertson	Pondera Bank of Montana	Stanford	Bain State Bank
Cut Bank	Culbertson State Bank (1)	Stevensville	First State Bank (1)
Deer Lodge	Bank of Glacier County Deer Lodge Bank & Trust Co. First Security Bank	Superior	Montana Bank of Mineral County State Bank of Terry (1)
Dillon	Farmers State Bank (1)	Thompson Falls	First State Bank of Montana (1)
Dutton	State Bank & Trust Co.	Three Forks	Security Bank of Three Forks
Embs	First Madison Valley Bank	Townsend	State Bank of Townsend (1)
Fairview	Montana Bank of Fairview	Valer	Valley Bank of Montana
Forsyth	First State Bank	Victor	Farmers State Bank (1)
Fort Benton	First State Bank	W. Yellowstone	First Security Bank
Froid	First State Bank (1)	Whitefish	First State Bank of Whitefish
Glendive	First State Bank (1)	Whitehall	Whitehall State Bank
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank	Worden	Farmers State Bank (1)
Hamilton	Citizens State Bank		
Hardin	Ravalli County Bank (1)		
Hatzen	Big Horn Bank		
Havre	Security State Bank (1) Citizens Bank of Montana (1) First Security Bank (1)		

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.	Chinook	Western Bank of Chinook, N.A.
Anaconda	First National Bank	Circle	Montana Bank of Circle, N.A.
Baker	Montana Bank of Baker, N.A.	Columbia Falls	Glacier National Bank
Billings	First Northwestern National Bank	Cut Bank	First National Bank
Bozeman	First National Bank	Dillon	First Northwestern National Bank
Browning	Montana Bank of Bozeman, N.A.	Enakla	First National Bank
Butte	Miner's Bank of Montana, N.A.	Eureka	First National Bank
	Montana Bank of Butte, N.A.	Fairfield	First National Bank
		Fromberg	Charles Fork National Bank
		Gardiner	First National Bank
		Glasgow	First Security Bank of Montana, N.A.
		Glendive	First National Bank
		Great Falls	First National Bank First Westside National Bank Northwestern National Bank
		Harlowton	Continental National Bank
		Havre	First National Bank
		Helena	First National Bank & Trust Co.
		Hinsdale	First National Bank
		Hysham	First National Bank
		Kalspell	Conrad National Bank
		Lewistown	First Northwestern National Bank
		Libby	First National Bank
		Livingston	United National Bank
		Miles City	First National Park Bank
		Missoula	First National Montana Bank Southside National Bank Western Montana National Bank
		Plains	First National Bank
		Pineywood	Montana National Bank
		Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
		Richey	Montana Bank of Richey, N.A.
		Roundup	Montana Bank of Roundup, N.A.
		Silney	Richland National Bank Slaney National Bank
		Twin Bridges	First National Bank
		Whitefish	First National Bank
		White Sul. Sprs.	First National Bank
		Wibaux	First National Bank
		Wolf Point	Citizens First National Bank Western National Bank

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No. 216

ABSTRACT OF REPORTS

ON CONDITION OF

MONTANA

State Banks

and

Trust Companies

National Banks

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June 30, 1977



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Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackburn	Examiner
Paul Brodt	Examiner
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Monet Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (100) State Banks and (3) Trust Companies
June 30, 1977, Compared with Reports of (99) State Banks and (3)
Trust Companies, June 30, 1976.

(FIGURES IN THOUSANDS)

RESOURCES	June 30, 1977	June 30, 1976	Increase+
Cash and Banks	\$ 133,579	\$ 112,518	\$ 21,261+
U.S. Government Bonds	209,250	182,549	26,701+
Federal Agency Bonds	73,764	77,912	4,148-
State and Municipal Bonds	201,087	188,372	12,715+
Other Securities	2,636	3,237	601-
Federal Funds Sold	20,716	31,932	11,216-
Loans and Discounts	925,460*	790,081*	135,379+
Premises, Furniture and Fixtures	27,625	23,303	4,322+
Other Real Estate	1,503	1,189	314+
Other Assets	18,279	14,981	3,298+
	\$ 1,613,899	\$ 1,425,874	\$ 188,025+
LIABILITIES			
Demand Deposits of I.P.C.	\$ 386,394	\$ 366,234	\$ 20,150+
Time Deposits of I.P.C.	885,615	775,277	110,338+
U.S. Government Deposits	4,496	4,677	181-
Other Public Deposits	151,466	126,302	25,164+
Deposits of Comm'l. Banks	6,591	6,906	315-
Other Deposits	13,529	11,439	2,090+
Federal Funds Purchased	24,424	12,011	12,413+
Borrowed Funds	558	621	63-
Other Liabilities	14,508	12,147	2,361+
Capital Notes and Debentures	3,538	1,700	1,838+
Common Capital Stock	46,586	40,806	5,780+
Surplus	47,311	40,983	6,318+
Undivided Profits	26,742	24,696	2,046+
Capital Reserves	2,131	2,065	66+
	\$ 1,613,899	\$ 1,425,874	\$ 188,025+
*After deduction of Reserve for Loan Losses:	\$ 8,611	\$ 8,327	

Aggregate Resources and Liabilities of (56) National Banks in Montana,
June 30, 1977, Compared with Reports of June 30, 1976**

(FIGURES IN THOUSANDS)

RESOURCES	June 30, 1977	June 30, 1976	Increase+
Cash and Banks	\$ 199,806	\$ 199,660	\$ 146+
U.S. Government Bonds	158,021	147,400	10,621+
Federal Agency Bonds	62,698	57,909	4,789+
State and Municipal Bonds	278,997	281,874	2,877-
Other Securities	7,027	6,116	911+
Federal Funds Sold	32,554	45,696	13,142-
Loans and Discounts	1,285,254*	1,104,708*	180,546+
Premises, Furniture and Fixtures	40,596	33,560	7,036+
Other Real Estate	2,650	3,350	700-
Other Assets	28,919	27,060	1,859+
	\$ 2,096,522	\$ 1,906,739	\$ 189,783+
LIABILITIES			
Demand Deposits of I.P.C.	\$ 476,261	\$ 439,053	\$ 37,208+
Time Deposits of I.P.C.	1,153,077	1,049,327	103,750+
U.S. Government Deposits	5,005	6,541	1,536-
Other Public Deposits	164,235	150,883	13,352+
Deposits of Comm'l. Banks	26,363	33,664	7,301-
Other Deposits	15,924	15,020	904+
Federal Funds Purchased	69,484	41,452	28,032+
Borrowed Funds	433	1,887	1,454-
Other Liabilities	28,210	26,522	1,688+
Capital Notes and Debentures	15,382	12,725	2,657+
Common Capital Stock	56,270	51,635	4,635+
Surplus	56,600	51,730	4,870+
Undivided Profits	25,952	23,089	2,863+
Capital Reserves	3,326	3,211	115+
	\$ 2,096,522	\$ 1,906,739	\$ 189,783+
*After deduction of Reserve for Loan Losses:	\$ 13,189	\$ 12,506	
Grand Total—ALL BANKS IN MONTANA	\$ 3,710,421	\$ 3,332,613	\$ 377,808+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

	June 30, 1977	June 30, 1976
STATE BANKS		
Loans as Percentage of Total Assets	57.57%	55.67%
Loans as Percentage of Total Deposits	64.50%	61.85%
Capital and Reserve a/c's as Percentage of Total Assets	8.32%	8.27%
Capital and Reserve a/c's as Percentage of Total Deposits	9.32%	9.19%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.67%	22.84%
Time Deposits as Percentage of Total Deposits I.P.C.	69.62%	67.92%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.38%	32.08%
NATIONAL BANKS		
Loans as Percentage of Total Assets	61.55%	58.21%
Loans as Percentage of Total Deposits	70.53%	65.93%
Capital and Reserve a/c's as Percentage of Total Assets	8.09%	8.07%
Capital and Reserve a/c's as Percentage of Total Deposits	9.27%	9.14%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	19.44%	20.45%
Time Deposits as Percentage of Total Deposits I.P.C.	70.77%	70.50%
Demand Deposits as Percentage of Total Deposits I.P.C.	29.23%	29.50%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First State Bank
	*Citizens Bank
	*Rimrock Bank
	Valley State Bank
Boulder	Western State Bank
	Western State Bank
Bozeman	1st Security Bank (1)
	Western Bank
Bridge	Bank of Bridger
Brookings	Powder River County Bank (1)
Butte	*1st Citizens Bank (1)
	*First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbia	The Yellowstone Bank (1)
Coolidge	Security Bank
Cornud	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Edinburg	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
Hamilton	The Village Bank
	Citizens State Bank
Harbin	Havall County Bank (1)
	Big Horn Bank
Harlem	Little Horn State Bank
	Security State Bank (1)
Hayes	Citizens Bank of Montana (1)
	First Security Bank (1)

Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Mammoth	Mammoth State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Montana Bank of South Missoula
	Montana Bank of Southwestern (1)
	Plum Creek Valley Bank (1)
Philipsburg	Security State Bank
Plentywood	First Citizens Bank (1)
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Seeley	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sitney	1st United Bank (1)
Standord	Basin State Bank (1)
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Tompison Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valer	Valer Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
	(1) Members Federal Reserve Bank
	*Opened 2-14-77
	**Opened 7-1-77

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank
	Midland National Bank
	Security Bank N.A.
Bozeman	First National Bank
	First National Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Dillon	First National Bank
	First Northwestern National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fremberg	Charles Fork National Bank
Gardiner	First National Bank
Glasgow	First National Bank
Glendive	First Security Bank of Montana, N.A.
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Harve	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Comrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	United National Bank
Miles City	First National Bank
Missoula	First National Montana Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

STATE DOCUMENTS COLLECTION

MAR 9 1978

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ABSTRACT OF REPORTS

No. 217

OF MONTANA

MONTANA

State Banks

STATE DOCUMENTS COLLECTION

Trust Companies

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December 31, 1977



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Frank J. Skutua	Financial Division Supervisor
George Schlosser	Examiner
Weston Rhodes	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Chris Olson	Examiner
Mike Polkowski	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Mike Burr	Examiner
Gail Egan	Examiner
Steve Louitt	Examiner
Monel Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (101) State Banks and (3) Trust Companies,
December 31, 1977 Compared with Reports of (99) State Banks and (3)
Trust Companies, December 31, 1976
(FIGURES IN THOUSANDS)

RESOURCES	December 31, 1977	December 31, 1976	Increase + Decrease -
Cash and Banks.....	\$ 165,257	\$ 132,790	\$ 32,467 +
U.S. Government Bonds.....	224,993	194,404	30,589 +
Federal Agency Bonds.....	73,657	76,687	3,030 -
State & Municipal Bonds.....	213,363	194,390	18,973 +
Other Securities.....	2,657	2,946	289 -
Federal Funds Sold.....	45,201	40,332	4,869 +
Loans and Discounts.....	939,050	807,610	131,440 +
Premises, Furn. & Fix.....	71,141	69,267	1,874 +
Other Real Estate.....	3,220	3,360	140 -
Other Assets.....	18,184	15,881	2,303 +
Direct Leasing.....	812	-0-	812 +
	\$ 1,757,535	\$ 1,537,667	\$ 219,868 +
LIABILITIES			
Demand Deposits of I.P.C.....	453,833	396,735	57,098 +
Time Deposits of I.P.C.....	927,139	822,923	104,216 +
U.S. Government Deposits.....	10,873	7,479	3,394 +
Other Pub. Deposits.....	176,270	144,830	31,440 +
Deposits on Comm'l. Banks.....	8,442	7,739	703 +
Other Deposits.....	16,154	13,896	2,258 +
Federal Funds Purchased.....	16,451	15,550	901 +
Borrowed Funds.....	847	109	738 +
Other Liabilities.....	14,305	13,350	955 +
Cap. Notes & Debentures.....	3,808	2,283	1,525 +
Common Capital Stock.....	51,273	44,966	6,307 +
Surplus.....	51,399	44,873	6,526 +
Undivided Profits.....	24,525	20,847	3,678 +
Capital Reserves.....	2,216	2,087	129 +
	\$ 1,757,535	\$ 1,537,667	\$ 219,868 +
After Deduction of Loan Loss Reserves.....	\$ 12,424	\$ 8,847	

STATE BANKS

	December 31, 1977	December 31, 1976
Loans as Percentage of Total Assets.....	53.76%	52.79%
Loans as Percentage of Total Deposits.....	59.74%	58.59%
Capital and Reserve a/c's as Percentage of Total Assets.....	8.23%	8.01%
Capital and Reserve a/c's as Percentage of Total Deposits.....	9.14%	8.89%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....	24.50%	23.48%
Time Deposits as Percentage of Total Deposits I.P.C.....	67.14%	67.47%
Demand Deposits as Percentage of Total Deposits I.P.C.....	32.86%	32.53%

Aggregate Resources and Liabilities of (56) National Banks in Montana,
December 31, 1977 Compared with Reports of (56) National Banks
in December 31, 1976**
(FIGURES IN THOUSANDS)

RESOURCES	December 31, 1977	December 31, 1976	Increase + Decrease -
Cash and Banks.....	\$ 242,775	\$ 215,972	\$ 26,803 +
U.S. Government Bonds.....	168,490	146,130	22,360 +
Federal Agency Bonds.....	50,907	62,696	11,789 -
State & Municipal Bonds.....	296,714	273,600	23,114 +
Other Securities.....	7,073	6,539	534 +
Federal Funds Sold.....	60,937	94,057	33,120 -
Loans and Discounts.....	1,349,600	1,167,433	182,167 +
Premises, Furn. & Fix.....	38,432	36,167	2,265 +
Other Real Estate.....	1,807	4,763	2,956 -
Other Assets.....	27,815	24,884	2,931 +
Direct Leasing.....	4,804	-0-	4,804 +
	\$ 2,249,354	\$ 2,032,241	\$ 217,113 +
LIABILITIES			
Demand Deposits of I.P.C.....	557,737	492,820	64,917 +
Time Deposits of I.P.C.....	1,193,142	1,099,923	93,219 +
U.S. Government Deposits.....	8,705	8,151	554 +
Other Pub. Deposits.....	189,894	157,340	32,554 +
Deposits on Comm'l. Banks.....	39,180	36,579	2,601 +
Other Deposits.....	18,846	14,922	3,924 +
Federal Funds Purchased.....	44,799	46,063	1,264 -
Borrowed Funds.....	620	655	35 -
Other Liabilities.....	31,278	25,945	5,333 +
Cap. Notes & Debentures.....	16,698	15,303	1,395 +
Common Capital Stock.....	62,877	56,169	6,708 +
Surplus.....	63,140	56,275	6,865 +
Undivided Profits.....	19,375	18,648	727 +
Capital Reserves.....	3,063	3,448	385 -
	\$ 2,249,354	\$ 2,032,241	\$ 217,113 +
After Deduction of Loan Loss Reserves.....	\$ 12,255	\$ 11,016	
Grand Total—ALL Banks MONTANA.....	\$ 4,006,889	\$ 3,569,908	\$ 436,981 +

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

	December 31, 1977	December 31, 1976
Loans as Percentage of Total Assets.....	60.22%	57.68%
Loans as Percentage of Total Deposits.....	67.84%	65.12%
Capital and Reserve a/c's as Percentage of Total Assets.....	7.84%	7.87%
Capital and Reserve a/c's as Percentage of Total Deposits.....	8.84%	8.89%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits.....	20.49%	20.01%
Time Deposits as Percentage of Total Deposits I.P.C.....	68.15%	69.06%
Demand Deposits as Percentage of Total Deposits I.P.C.....	31.85%	30.94%